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# **MISSOURI LIFE, ACCIDENT, & HEALTH SUPPLEMENT REPORT**

**Missouri Department of Commerce & Insurance**



**DCI**

Missouri Department of Commerce & Insurance

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# 1 Preface

The 2022 Missouri Life, Accident, & Health Supplement Report presents data collected by the Department of Commerce and Insurance from companies that file annual statement supplements for Missouri for 2022. This form is used to collect data in greater detail than reported in the Annual Statements. All life, health service corporation, and fraternal companies are required to complete this form per 20 CSR 200-1.037, 374.040 RSMo and 374.045 RSMo. Beginning in 1995, property and casualty companies were also required to complete the accident and health portion of the annual statement supplement for Missouri as an addendum to the supplement to page 19 of the annual statement

The enclosed documentation, by company, provides information for each line of business specified in the annual statement supplement, with company profiles listed in alphabetical order. This publication also includes Historical Trends, By Line of Business. This section provides historical data, by line of business, for the last ten years. Data collection for most of these lines of business started in 1993.

While every effort has been made to assure that all significant errors and omissions in the supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

## 2 Definition of Terms

### Life Insurance

**Number Of Insureds:** For individual policies, the number of insureds must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

**Market Share:** The dollar amount of direct premium or annuity considerations by company divided by the total amount of direct premium and annuity considerations industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Rank by Market Share:** The relative position a company attained in the data year compared to all companies reporting premiums (or annuity considerations) for each line of business. Rankings are based on a descending order of market share, i.e., the company with the largest market share is given the ranking of 1 (one).

**Direct Premiums:** The dollar amount charged when a policyholder contracts for life insurance coverage before reinsurance has been ceded and/or assumed. Rules of life insurance accounting require reporting premiums actually collected.

**Annuity Considerations:** Single payment or periodic payments that are made to purchase an annuity. "Consideration" is a term from contract law for payment given by one party to obligate the other to performance specified by contract.

**Dividends Paid:** The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

**Direct Claims and Benefits Paid:** The dollar amount paid in performance of obligations imposed by life or annuity contracts including death benefits, matured endowments, annuity benefits, surrender values and other claims. Includes amounts paid during the current year for obligations incurred in prior years but not obligations to be paid in future years. This is a cash flow item only and not a measure of the profitability or the cost of current coverages.

**Life Insurance in Force:** The value of life insurance in force at year end, which is equal to the amount of insurance in force the previous year plus new contracts issued less contracts ceased during the year.

**Benefits Ratio:** The dollar amount of direct claims and benefits paid plus the dollar amount of direct dividends paid divided by the dollar amount of direct premium and/or annuity considerations for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims, benefits, and/or dividends.

**Cash Flow Loss Ratio:** The dollar amount of direct claims and benefits paid divided by the dollar amount of direct premium and/or annuity considerations written for a particular line of business being analyzed, expressed as a percentage.

**Whole Life:** A life insurance contract arrangement by which the insured person, upon payment of premium, is guaranteed that upon death, a named beneficiary will receive a stated amount. Though legally whole life contracts are nondivisible entities, they continue to be explained as a combination of "term insurance protection" and "savings". A policyholder may borrow from the insurer an amount up to the cash value, at a contractual rate of interest, using the cash value as collateral. Premiums for a whole life policy may be paid over the life of the insured or for a limited period during which the higher premium charged pays up the policy.

**Term Life:** Life insurance which stays in effect for only a specified, limited period. If an insured dies within that period, the beneficiary receives the death payments. If the insured survives, the policy ends and the beneficiary receives nothing.

**Universal Life:** A life insurance policy under which (1) premiums are flexible, not fixed; (2) protection is adjustable, not fixed; and (3) insurance company expenses and other charges are specifically disclosed to a purchaser.

**Graded Death Benefit:** A death payment that increases with the age of an insured. Graded benefits may increase gradually and then level off, or may increase sharply before becoming level.

**Credit Life:** Insurance issued to a creditor to cover the life of a debtor for an outstanding loan. If the debtor dies prior to repayment of the debt, the policy will pay off the balance of the amount outstanding.

**Variable Life:** Any individual policy which provides for life insurance the amount or duration of which varies according to the investment experience of any separate account(s) established and maintained by the insurer as to the policy pursuant to section 376.309, RSMo of the insurance laws of the state of domicile of a foreign or alien insurer.

**Annuities:** Contract sold by insurance companies that pays a periodic income benefit for the life of the person (the annuitant) purchasing the contract, or for a specified length of time.

**Ordinary:** An agreement by an insurer guaranteeing that a specific sum of money will be paid in the future, usually as monthly income, to the annuitant.

**Variable:** An annuity in which premium payments are used to purchase accumulation units, their number depending on the value of each unit. The value of a unit is determined by the value of the portfolio of stocks in which the insurance company invests the premiums.

**Modified Guaranteed:** Deferred annuity contract, the underlying assets of which are held in a separate account and the values of which are guaranteed if held for specified periods. It contains nonforfeiture values that are based upon a market-value adjustment formula if held for shorter periods. This formula may or may not reflect the value of assets held in the separate account. The assets underlying the contract must be in a separate account during the period when the contract holder can surrender the contract.

**Equity Indexed:** Deferred annuity contract whose values are based in any way on the developing value of a financial index, such as the S&P 500, but which has minimum values determined by the nonforfeiture law for deferred annuities issued in this state.

**Deposit-Type Funds:** Premiums, annuity considerations, deposits, and other annuity income not reported on previous lines as direct premiums or annuity considerations, for which individual annuitants can be identified as Missouri residents. This applies to contracts issued on an individual or group basis.

**Other Considerations:** Unallocated annuity considerations and other unallocated deposits which incorporate mortality or morbidity risk.

## Accident & Health

**Number Of Insureds:** For individual policies, the number of insured must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

**Market Share:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Rank by Market Share:** The relative position a company attained in the data year to all companies reporting premiums for each line of business. Rankings are based on a descending order of market share, i.e., the company with the largest market share is given the ranking of 1.

**Direct Premiums Written:** Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Direct Premiums Earned:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Dividends Paid:** The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

**Direct Losses Paid:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Direct Losses Incurred:** The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Loss Ratio:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

**Cash Flow Loss Ratio:** The dollar amount of direct losses paid divided by the dollar amount of direct premiums written for a particular line of business being analyzed, expressed as a percentage.

**Medical Expense:** A form of health insurance that provides benefits for medical, surgical, and hospital expenses.

**Small Employer (2 – 50 employees) or (3 – 25 employees):** Major medical or comprehensive group medical expense insurance coverage that is subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).

**Small Employer (3 – 25 employees):** Major medical or comprehensive group medical expense coverage that is subject to The Missouri Small Employer Health Insurance Availability Act.

**Medicare Supplement:** A group or individual policy of accident and sickness insurance or a subscriber contract of hospital and medical service associations or health maintenance organizations, other than a policy issued pursuant to a contract under Section 1876 or Section 1833 of the federal Social Security Act, which is advertised, marketed or designed primarily as a supplement to reimbursements under Medicare for the hospital, medical or surgical expenses of persons eligible for Medicare.

**Long Term Care:** Any policy, contract, certificate, evidence of coverage or rider advertised, marketed, offered or designed to provide coverage for not less than 12 consecutive months for each covered person on an expense incurred, indemnity, prepaid or other basis; for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance of personal care services, provided in a setting other than an acute care unit of a hospital. Such term includes group and individual annuities and life insurance policies or riders which provide directly or which supplement long-term care insurance. Such term also includes a policy or rider which provides for payment of benefits based upon cognitive impairment or the loss of functional capacity.

**Specified Disease:** A policy for certain specified diseases only, such as cancer, heart attacks, scarlet fever, smallpox, polio, tetanus, etc.

**Accident Only:** A form of health insurance against loss by bodily injury.

**Disability Income:** A form of health insurance that provides periodic payments to replace income, actually or presumptively lost, when the insured is unable to work as a result of sickness or injury.

**Limited Benefit:** Policies that are not otherwise described herein and which pay benefits only for specified perils, in contrast to those paying for all accident and sickness perils.

**Short Term Credit Disability:** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of less than 10 years.

**Long Term Credit Disability (Mortgage):** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of 10 years or more.

**Credit Unemployment:** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other transaction on credit when the debtor is involuntarily unemployed.

**Stop Loss:** A policy, certificate, contract endorsement, attachments, amendments or other modifications to that contract, which protects an employer, trustee, or association against an aggregate amount of claims over a period, by insuring against losses of an employer's self-funded health plan or losses in excess of a specified amount or percentage of the earned premium income.

**Medicare Part D:** Optional prescription drug benefits provided through Medicare.

**Medicare Advantage/Medicare PPO Product:** A plan of coverage for health benefits under Medicare Part C as defined in Section 1859 found in Title IV, Subtitle A, Chapter 1 of P.L. 105- 33.



### 3 Historical Trends by Line of Business

#### INDIVIDUAL: WHOLE LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$755,530,524	\$855,022,454	\$273,724,432	113.2%	149.4%	−5.6%
2014	\$729,180,975	\$818,993,472	\$281,953,922	112.3%	151.0%	−3.5%
2015	\$728,998,826	\$792,816,948	\$288,003,675	108.8%	148.3%	−0.0%
2016	\$764,184,981	\$790,506,056	\$289,185,492	103.4%	141.3%	4.8%
2017	\$775,630,125	\$771,374,555	\$276,746,998	99.5%	135.1%	1.5%
2018	\$790,335,343	\$883,419,376	\$271,555,935	111.8%	146.1%	1.9%
2019	\$803,680,907	\$969,884,037	\$273,080,455	120.7%	154.7%	1.7%
2020	\$809,875,039	\$924,943,383	\$283,399,593	114.2%	149.2%	0.8%
2021	\$879,876,012	\$956,198,611	\$276,707,732	108.7%	140.1%	8.6%
2022	\$866,845,398	\$1,028,808,634	\$261,946,376	118.7%	148.9%	−1.5%

#### INDIVIDUAL: TERM LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$486,256,025	\$284,136,851	\$9,019,426	58.4%	60.3%	5.9%
2014	\$484,969,357	\$303,835,016	\$8,678,012	62.7%	64.4%	−0.3%
2015	\$511,193,270	\$339,538,182	\$8,441,483	66.4%	68.1%	5.4%
2016	\$515,043,648	\$287,841,564	\$8,464,889	55.9%	57.5%	0.8%
2017	\$525,385,950	\$339,675,856	\$8,845,988	64.7%	66.3%	2.0%
2018	\$545,233,882	\$312,433,553	\$8,854,933	57.3%	58.9%	3.8%
2019	\$558,083,312	\$348,190,973	\$8,822,543	62.4%	64.0%	2.4%
2020	\$583,114,130	\$380,741,956	\$8,601,831	65.3%	66.8%	4.5%
2021	\$608,898,381	\$448,760,979	\$8,532,070	73.7%	75.1%	4.4%
2022	\$622,532,838	\$442,704,256	\$8,309,324	71.1%	72.4%	2.2%

## INDIVIDUAL: UNIVERSAL LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$677,869,479	\$711,940,887	\$10,770,507	105.0%	106.6%	16.1%
2014	\$657,668,471	\$852,420,020	\$10,606,141	129.6%	131.2%	−3.0%
2015	\$705,749,417	\$839,767,533	\$9,782,936	119.0%	120.4%	7.3%
2016	\$676,787,654	\$819,081,062	\$8,804,115	121.0%	122.3%	−4.1%
2017	\$660,286,496	\$943,715,575	\$8,499,156	142.9%	144.2%	−2.4%
2018	\$688,580,364	\$992,234,625	\$7,899,033	144.1%	145.2%	4.3%
2019	\$678,294,694	\$760,857,300	\$7,369,700	112.2%	113.3%	−1.5%
2020	\$717,052,897	\$647,129,980	\$6,257,842	90.2%	91.1%	5.7%
2021	\$796,038,412	\$705,700,881	\$5,570,618	88.7%	89.4%	11.0%
2022	\$780,778,609	\$756,884,370	\$4,406,140	96.9%	97.5%	−1.9%

## INDIVIDUAL: GRADED DEATH BENEFITS

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$10,092,708	\$7,830,401	\$27,778	77.6%	77.9%	4.9%
2014	\$10,423,282	\$7,318,417	\$22,086	70.2%	70.4%	3.3%
2015	\$11,447,960	\$8,800,530	\$16,088	76.9%	77.0%	9.8%
2016	\$12,682,716	\$8,345,230	\$13,428	65.8%	65.9%	10.8%
2017	\$14,364,003	\$8,971,298	\$10,150	62.5%	62.5%	13.3%
2018	\$16,557,038	\$9,388,018	\$13,128	56.7%	56.8%	15.3%
2019	\$16,915,097	\$9,434,450	\$7,905	55.8%	55.8%	2.2%
2020	\$19,887,291	\$11,572,346	\$62,164	58.2%	58.5%	17.6%
2021	\$21,690,818	\$13,020,188	\$65,686	60.0%	60.3%	9.1%
2022	\$23,471,851	\$13,626,529	\$55,824	58.1%	58.3%	8.2%

## INDIVIDUAL: CREDIT LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$1,216,284	\$633,652	\$0	52.1%	52.1%	–1.6%
2014	\$1,150,748	\$587,641	\$0	51.1%	51.1%	–5.4%
2015	\$832,714	\$639,152	\$0	76.8%	76.8%	–27.6%
2016	\$1,343,514	\$974,962	\$0	72.6%	72.6%	61.3%
2017	\$1,297,192	\$770,059	\$92,355	59.4%	66.5%	–3.4%
2018	\$1,185,477	\$799,330	\$0	67.4%	67.4%	–8.6%
2019	\$1,190,570	\$733,486	\$0	61.6%	61.6%	0.4%
2020	\$1,217,811	\$850,632	\$0	69.8%	69.8%	2.3%
2021	\$1,220,988	\$1,191,952	\$0	97.6%	97.6%	0.3%
2022	\$3,094,844	\$842,486	\$0	27.2%	27.2%	153.5%

## INDIVIDUAL: VARIABLE LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$154,021,510	\$193,664,071	\$4,227,032	125.7%	128.5%	2.6%
2014	\$190,430,914	\$253,784,069	\$4,512,315	133.3%	135.6%	23.6%
2015	\$169,617,933	\$257,993,770	\$4,607,563	152.1%	154.8%	–10.9%
2016	\$162,552,940	\$261,222,359	\$4,317,521	160.7%	163.4%	–4.2%
2017	\$172,532,787	\$206,031,306	\$4,864,911	119.4%	122.2%	6.1%
2018	\$184,764,931	\$224,094,911	\$5,303,033	121.3%	124.2%	7.1%
2019	\$243,335,956	\$244,113,524	\$4,015,116	100.3%	102.0%	31.7%
2020	\$214,318,001	\$246,324,573	\$3,773,572	114.9%	116.7%	–11.9%
2021	\$236,256,648	\$257,484,207	\$3,823,558	109.0%	110.6%	10.2%
2022	\$219,739,525	\$260,475,484	\$5,495,929	118.5%	121.0%	–7.0%

## INDIVIDUAL: ANNUITIES ORDINARY

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$820,481,192	\$1,231,817,167	\$36,978,880	150.1%	154.6%	–45.2%
2014	\$760,899,614	\$1,314,658,911	\$39,970,327	172.8%	178.0%	–7.3%
2015	\$1,010,352,796	\$1,417,074,100	\$37,848,313	140.3%	144.0%	32.8%
2016	\$789,558,816	\$1,088,175,289	\$42,145,400	137.8%	143.2%	–21.9%
2017	\$808,264,043	\$1,135,245,412	\$35,759,816	140.5%	144.9%	2.4%
2018	\$966,691,378	\$1,367,863,486	\$38,073,879	141.5%	145.4%	19.6%
2019	\$1,130,108,831	\$1,325,260,748	\$34,631,430	117.3%	120.3%	16.9%
2020	\$1,196,697,406	\$1,128,293,483	\$35,086,784	94.3%	97.2%	5.9%
2021	\$1,556,881,060	\$1,263,912,510	\$28,950,012	81.2%	83.0%	30.1%
2022	\$2,351,536,800	\$1,377,112,571	\$39,791,533	58.6%	60.3%	51.0%

## INDIVIDUAL: ANNUITIES VARIABLE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$3,471,380,983	\$2,117,973,913	\$544,165	61.0%	61.0%	29.2%
2014	\$3,640,759,573	\$2,683,168,752	\$576,892	73.7%	73.7%	4.9%
2015	\$2,880,957,952	\$2,641,997,771	\$623,014	91.7%	91.7%	–20.9%
2016	\$2,025,792,307	\$2,571,025,163	\$591,721	126.9%	126.9%	–29.7%
2017	\$1,523,345,155	\$3,156,736,691	\$596,897	207.2%	207.3%	–24.8%
2018	\$1,579,684,923	\$3,680,614,002	\$638,554	233.0%	233.0%	3.7%
2019	\$1,969,980,345	\$4,358,601,976	\$572,284	221.3%	221.3%	24.7%
2020	\$2,070,662,761	\$3,824,607,952	\$580,055	184.7%	184.7%	5.1%
2021	\$2,260,901,165	\$4,707,625,569	\$549,788	208.2%	208.2%	9.2%
2022	\$1,971,172,498	\$3,611,994,065	\$629,776	183.2%	183.3%	–12.8%

## INDIVIDUAL: ANNUITIES MODIFIED GUARANTEED

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$7,089,932	\$25,807,169	\$0	364.0%	364.0%	–28.7%
2014	\$6,632,131	\$29,208,591	\$0	440.4%	440.4%	–6.5%
2015	\$8,061,782	\$19,973,129	\$0	247.8%	247.8%	21.6%
2016	\$14,436,721	\$20,077,016	\$0	139.1%	139.1%	79.1%
2017	\$11,346,544	\$304,948,988	\$0	2687.6%	2687.6%	–21.4%
2018	\$19,972,720	\$35,622,744	\$0	178.4%	178.4%	76.0%
2019	\$16,804,675	\$41,101,824	\$0	244.6%	244.6%	–15.9%
2020	\$34,612,526	\$45,086,468	\$0	130.3%	130.3%	106.0%
2021	\$39,753,283	\$31,363,459	\$0	78.9%	78.9%	14.9%
2022	\$76,460,907	\$32,955,716	\$0	43.1%	43.1%	92.3%

## INDIVIDUAL: ANNUITIES EQUITY INDEXED

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$825,068,718	\$347,149,984	\$0	42.1%	42.1%	25.0%
2014	\$1,257,275,749	\$395,437,039	\$0	31.5%	31.5%	52.4%
2015	\$1,052,902,085	\$205,920,922	\$0	19.6%	19.6%	–16.3%
2016	\$1,418,178,246	\$441,305,718	\$0	31.1%	31.1%	34.7%
2017	\$1,243,055,788	\$508,866,309	\$0	40.9%	40.9%	–12.3%
2018	\$1,528,721,431	\$635,138,379	\$0	41.5%	41.5%	23.0%
2019	\$1,488,263,255	\$677,443,796	\$0	45.5%	45.5%	–2.6%
2020	\$1,154,178,097	\$769,747,137	\$0	66.7%	66.7%	–22.4%
2021	\$1,363,335,298	\$950,195,010	\$0	69.7%	69.7%	18.1%
2022	\$1,934,330,294	\$999,518,662	\$0	51.7%	51.7%	41.9%



## INDIVIDUAL: DEPOSIT-TYPE CONTRACT FUNDS

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$122,821,821	\$37,761,413	\$0	30.7%	30.7%	8.0%
2014	\$86,004,822	\$43,516,745	\$0	50.6%	50.6%	−30.0%
2015	\$86,489,700	\$48,147,581	\$−1	55.7%	55.7%	0.6%
2016	\$93,163,703	\$62,905,018	\$0	67.5%	67.5%	7.7%
2017	\$88,322,375	\$67,670,481	\$0	76.6%	76.6%	−5.2%
2018	\$94,538,449	\$73,761,539	\$0	78.0%	78.0%	7.0%
2019	\$99,623,113	\$99,999,733	\$0	100.4%	100.4%	5.4%
2020	\$89,099,206	\$71,401,733	\$0	80.1%	80.1%	−10.6%
2021	\$91,645,557	\$57,203,456	\$0	62.4%	62.4%	2.9%
2022	\$1,008,357,259	\$116,454,403	\$0	11.5%	11.5%	1000.3%

## INDIVIDUAL: OTHER CONSIDERATIONS

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$108,285,299	\$442,318,808	\$164	408.5%	408.5%	−6.7%
2014	\$94,471,695	\$397,965,125	\$0	421.3%	421.3%	−12.8%
2015	\$103,558,273	\$255,857,454	\$0	247.1%	247.1%	9.6%
2016	\$85,428,719	\$210,492,899	\$0	246.4%	246.4%	−17.5%
2017	\$120,119,307	\$219,885,403	\$0	183.1%	183.1%	40.6%
2018	\$115,923,691	\$226,435,378	\$0	195.3%	195.3%	−3.5%
2019	\$6,465,644	\$221,869,504	\$0	3431.5%	3431.5%	−94.4%
2020	\$3,371,346	\$179,129,522	\$0	5313.3%	5313.3%	−47.9%
2021	\$5,117,333	\$218,285,568	\$0	4265.6%	4265.6%	51.8%
2022	\$2,309,493	\$302,764,973	\$0	13109.6%	13109.6%	−54.9%

## TOTAL INDIVIDUAL LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$7,440,114,473	\$6,256,056,769	\$335,292,384	84.1%	88.6%	4.9%
2014	\$7,919,867,332	\$7,100,893,798	\$346,319,695	89.7%	94.0%	6.4%
2015	\$7,270,162,708	\$6,828,527,072	\$349,323,071	93.9%	98.7%	−8.2%
2016	\$6,559,153,968	\$6,561,952,337	\$353,522,566	100.0%	105.4%	−9.8%
2017	\$5,943,949,765	\$7,663,891,932	\$335,416,272	128.9%	134.6%	−9.4%
2018	\$6,532,189,631	\$8,441,805,340	\$332,338,495	129.2%	134.3%	9.9%
2019	\$7,012,746,399	\$9,057,491,351	\$328,499,433	129.2%	133.8%	7.4%
2020	\$6,894,086,511	\$8,229,829,165	\$337,761,841	119.4%	124.3%	−1.7%
2021	\$7,861,614,955	\$9,610,942,390	\$324,199,464	122.3%	126.4%	14.0%
2022	\$9,860,630,316	\$8,944,142,149	\$320,634,902	90.7%	94.0%	25.4%

## GROUP: WHOLE LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$44,471,778	\$67,139,980	\$38,790	151.0%	151.1%	2.9%
2014	\$47,375,128	\$85,366,637	\$72,007	180.2%	180.3%	6.5%
2015	\$53,726,734	\$105,148,186	\$40,128	195.7%	195.8%	13.4%
2016	\$95,534,219	\$154,543,685	\$516,819	161.8%	162.3%	77.8%
2017	\$60,526,927	\$92,790,390	\$330,312	153.3%	153.9%	−36.6%
2018	\$43,498,371	\$93,739,508	\$48,424	215.5%	215.6%	−28.1%
2019	\$38,609,147	\$31,605,609	\$14,845	81.9%	81.9%	−11.2%
2020	\$56,588,825	\$60,916,808	\$15,797	107.6%	107.7%	46.6%
2021	\$45,865,677	\$46,952,109	\$15,853	102.4%	102.4%	−18.9%
2022	\$41,180,646	\$46,696,757	\$3,889	113.4%	113.4%	−10.2%

## GROUP: TERM LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$461,332,940	\$410,753,431	\$959,139	89.0%	89.2%	2.6%
2014	\$473,735,764	\$378,880,189	\$1,702,453	80.0%	80.3%	2.7%
2015	\$484,429,841	\$376,373,301	\$1,322,907	77.7%	78.0%	2.3%
2016	\$475,230,911	\$297,520,323	\$1,169,131	62.6%	62.9%	−1.9%
2017	\$507,813,492	\$385,781,284	\$1,660,330	76.0%	76.3%	6.9%
2018	\$531,820,140	\$400,585,106	\$1,417,243	75.3%	75.6%	4.7%
2019	\$528,415,026	\$422,121,559	\$1,396,600	79.9%	80.1%	−0.6%
2020	\$539,326,139	\$434,868,809	\$1,177,480	80.6%	80.9%	2.1%
2021	\$605,945,752	\$550,629,913	\$1,096,314	90.9%	91.1%	12.4%
2022	\$550,566,596	\$604,233,167	\$738,897	109.7%	109.9%	−9.1%

## GROUP: UNIVERSAL LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$77,757,547	\$265,174,721	\$32,009	341.0%	341.1%	59.1%
2014	\$67,546,946	\$258,151,447	\$60,805	382.2%	382.3%	−13.1%
2015	\$114,894,398	\$203,011,137	\$31,604	176.7%	176.7%	70.1%
2016	\$67,893,912	\$196,644,718	\$1,472	289.6%	289.6%	−40.9%
2017	\$106,639,066	\$201,692,601	\$37	189.1%	189.1%	57.1%
2018	\$38,377,947	\$214,229,102	\$38	558.2%	558.2%	−64.0%
2019	\$61,941,498	\$45,254,327	\$39	73.1%	73.1%	61.4%
2020	\$27,173,457	\$143,201,748	\$35	527.0%	527.0%	−56.1%
2021	\$36,609,553	\$−644,224,352	\$0	−1759.7%	−1759.7%	34.7%
2022	\$117,946,479	\$47,876,627	\$0	40.6%	40.6%	222.2%

## GROUP: GRADED DEATH BENEFITS

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$9,521,830	\$20,030,580	\$0	210.4%	210.4%	40.5%
2014	\$8,869,181	\$19,448,194	\$0	219.3%	219.3%	–6.9%
2015	\$8,338,956	\$64,330,512	\$0	771.4%	771.4%	–6.0%
2016	\$8,630,997	\$68,685,851	\$0	795.8%	795.8%	3.5%
2017	\$5,646,219	\$12,458,030	\$1,449	220.6%	220.7%	–34.6%
2018	\$5,083,883	\$7,691,394	\$1,330	151.3%	151.3%	–10.0%
2019	\$4,773,219	\$172,517,078	\$752	3614.3%	3614.3%	–6.1%
2020	\$4,521,387	\$98,648,943	\$482	2181.8%	2181.8%	–5.3%
2021	\$4,433,309	\$918,427,157	\$268	20716.5%	20716.5%	–1.9%
2022	\$4,139,433	\$227,066,651	\$355	5485.5%	5485.5%	–6.6%

## GROUP: CREDIT LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$18,284,588	\$10,102,456	\$0	55.3%	55.3%	–6.0%
2014	\$19,008,688	\$9,917,443	\$0	52.2%	52.2%	4.0%
2015	\$18,627,969	\$8,761,786	\$0	47.0%	47.0%	–2.0%
2016	\$13,912,434	\$7,687,726	\$0	55.3%	55.3%	–25.3%
2017	\$12,454,766	\$7,732,228	\$0	62.1%	62.1%	–10.5%
2018	\$12,409,238	\$7,268,590	\$0	58.6%	58.6%	–0.4%
2019	\$12,501,881	\$6,197,118	\$0	49.6%	49.6%	0.7%
2020	\$10,086,031	\$5,852,085	\$0	58.0%	58.0%	–19.3%
2021	\$11,277,759	\$5,666,023	\$0	50.2%	50.2%	11.8%
2022	\$8,896,216	\$4,774,757	\$0	53.7%	53.7%	–21.1%

## GROUP: VARIABLE LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$11,089,927	\$28,180,830	\$9,373	254.1%	254.2%	10.6%
2014	\$18,608,285	\$26,580,443	\$17,789	142.8%	142.9%	67.8%
2015	\$30,024,097	\$42,388,462	\$9,994	141.2%	141.2%	61.3%
2016	\$18,528,536	\$38,102,975	\$17,537	205.6%	205.7%	–38.3%
2017	\$23,010,877	\$66,547,518	\$0	289.2%	289.2%	24.2%
2018	\$21,338,429	\$58,095,261	\$0	272.3%	272.3%	–7.3%
2019	\$31,751,093	\$66,288,466	\$0	208.8%	208.8%	48.8%
2020	\$17,702,409	\$45,348,539	\$0	256.2%	256.2%	–44.2%
2021	\$14,748,984	\$42,116,331	\$0	285.6%	285.6%	–16.7%
2022	\$69,938,225	\$62,446,556	\$0	89.3%	89.3%	374.2%

## GROUP: ANNUITIES ORDINARY

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$1,215,358,820	\$445,542,674	\$5,670,377	36.7%	37.1%	–5.5%
2014	\$1,250,302,650	\$518,116,456	\$7,108,176	41.4%	42.0%	2.9%
2015	\$1,195,012,181	\$632,679,012	\$6,638,324	52.9%	53.5%	–4.4%
2016	\$1,703,283,340	\$556,963,478	\$9,279,531	32.7%	33.2%	42.5%
2017	\$1,633,022,630	\$626,651,426	\$7,993,216	38.4%	38.9%	–4.1%
2018	\$1,502,027,628	\$755,224,260	\$9,721,497	50.3%	50.9%	–8.0%
2019	\$1,481,250,264	\$763,375,602	\$9,237,832	51.5%	52.2%	–1.4%
2020	\$1,192,820,226	\$1,085,261,009	\$10,125,528	91.0%	91.8%	–19.5%
2021	\$1,342,427,179	\$798,290,193	\$6,783,407	59.5%	60.0%	12.5%
2022	\$1,615,422,696	\$1,239,854,345	\$13,925,446	76.8%	77.6%	20.3%



## GROUP: ANNUITIES VARIABLE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$775,270,229	\$725,001,321	\$2,172	93.5%	93.5%	26.7%
2014	\$834,068,124	\$820,780,376	\$2,897	98.4%	98.4%	7.6%
2015	\$633,963,080	\$821,918,720	\$3,750	129.6%	129.6%	–24.0%
2016	\$331,512,675	\$768,255,823	\$3,934	231.7%	231.7%	–47.7%
2017	\$613,366,779	\$899,299,058	\$3,223	146.6%	146.6%	85.0%
2018	\$586,227,659	\$997,152,346	\$3,676	170.1%	170.1%	–4.4%
2019	\$530,408,432	\$962,761,975	\$5,077	181.5%	181.5%	–9.5%
2020	\$495,318,046	\$898,998,612	\$4,605	181.5%	181.5%	–6.6%
2021	\$601,462,099	\$1,207,887,377	\$6,064	200.8%	200.8%	21.4%
2022	\$417,563,026	\$657,252,267	\$7,577	157.4%	157.4%	–30.6%

## GROUP: ANNUITIES MODIFIED GUARANTEED

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$5,860,842	\$14,890,899	\$0	254.1%	254.1%	580.9%
2014	\$3,103,215	\$22,285,399	\$0	718.1%	718.1%	–47.1%
2015	\$194,358	\$8,532,691	\$0	4390.2%	4390.2%	–93.7%
2016	\$94,060	\$6,677,282	\$0	7099.0%	7099.0%	–51.6%
2017	\$241,308	\$3,683,129	\$0	1526.3%	1526.3%	156.5%
2018	\$379	\$10,830,886	\$0	2857754%	2857754%	–99.8%
2019	\$122	\$31,687,876	\$0	2.597E7%	2.597E7%	–67.8%
2020	\$132	\$20,346,670	\$0	1.541E7%	1.541E7%	8.2%
2021	\$11,094	\$19,108,897	\$0	172245%	172245%	8304.5%
2022	\$20	\$22,050,405	\$0	1.103E8%	1.103E8%	–99.8%

## GROUP: ANNUITIES EQUITY INDEXED

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$2,063,163	\$29,552,692	\$0	1432.4%	1432.4%	–46.8%
2014	\$10,449,121	\$24,703,135	\$0	236.4%	236.4%	406.5%
2015	\$8,352,794	\$26,979,194	\$0	323.0%	323.0%	–20.1%
2016	\$542,624	\$29,594,519	\$0	5454.0%	5454.0%	–93.5%
2017	\$388,600	\$32,859,251	\$0	8455.8%	8455.8%	–28.4%
2018	\$581,100	\$27,584,471	\$0	4746.9%	4746.9%	49.5%
2019	\$549,778	\$30,716,644	\$0	5587.1%	5587.1%	–5.4%
2020	\$957,440	\$17,368,327	\$0	1814.0%	1814.0%	74.2%
2021	\$4,433,107	\$38,070,222	\$0	858.8%	858.8%	363.0%
2022	\$2,911,562	\$15,315,945	\$0	526.0%	526.0%	–34.3%

## GROUP: DEPOSIT-TYPE CONTRACTS

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$771,451,359	\$74,484,253	\$0	9.7%	9.7%	22.8%
2014	\$906,292,397	\$90,102,664	\$0	9.9%	9.9%	17.5%
2015	\$857,318,280	\$121,690,165	\$0	14.2%	14.2%	–5.4%
2016	\$803,805,299	\$104,796,055	\$0	13.0%	13.0%	–6.2%
2017	\$614,834,795	\$116,169,594	\$0	18.9%	18.9%	–23.5%
2018	\$657,514,465	\$147,598,997	\$0	22.4%	22.4%	6.9%
2019	\$547,925,021	\$156,509,887	\$0	28.6%	28.6%	–16.7%
2020	\$530,078,127	\$192,200,982	\$0	36.3%	36.3%	–3.3%
2021	\$586,885,644	\$172,738,118	\$0	29.4%	29.4%	10.7%
2022	\$554,165,812	\$165,238,004	\$0	29.8%	29.8%	–5.6%

## GROUP: OTHER CONSIDERATIONS

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$992,689,149	\$907,473,876	\$0	91.4%	91.4%	9.5%
2014	\$974,728,559	\$1,310,530,841	\$0	134.5%	134.5%	−1.8%
2015	\$924,217,317	\$1,050,079,676	\$0	113.6%	113.6%	−5.2%
2016	\$1,046,601,997	\$933,538,010	\$0	89.2%	89.2%	13.2%
2017	\$950,371,357	\$1,172,252,977	\$0	123.3%	123.3%	−9.2%
2018	\$1,963,522,896	\$1,078,692,720	\$0	54.9%	54.9%	106.6%
2019	\$1,033,448,489	\$1,312,784,723	\$0	127.0%	127.0%	−47.4%
2020	\$1,882,944,644	\$1,540,131,082	\$0	81.8%	81.8%	82.2%
2021	\$1,147,445,457	\$1,534,936,045	\$0	133.8%	133.8%	−39.1%
2022	\$1,112,077,063	\$1,365,350,630	\$0	122.8%	122.8%	−3.1%

## TOTAL GROUP LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$4,385,152,174	\$2,998,327,713	\$6,711,860	68.4%	68.5%	9.2%
2014	\$4,614,088,058	\$3,564,863,223	\$8,964,127	77.3%	77.5%	5.2%
2015	\$4,329,100,005	\$3,461,892,842	\$8,046,707	80.0%	80.2%	−6.2%
2016	\$4,565,571,004	\$3,163,010,445	\$10,988,424	69.3%	69.5%	5.5%
2017	\$4,528,316,816	\$3,617,917,491	\$9,988,567	79.9%	80.1%	−0.8%
2018	\$5,362,402,135	\$3,798,692,641	\$11,192,208	70.8%	71.0%	18.4%
2019	\$4,271,573,971	\$4,001,820,864	\$10,655,145	93.7%	93.9%	−20.3%
2020	\$4,757,516,863	\$4,543,143,614	\$11,323,927	95.5%	95.7%	11.4%
2021	\$4,401,545,614	\$4,690,598,033	\$7,901,906	106.6%	106.7%	−7.5%
2022	\$4,494,807,774	\$4,458,156,111	\$14,676,164	99.2%	99.5%	2.1%

# TOTAL LIFE

Year	Total Direct Premiums & Annuities	Total Direct Claims and Benefits Paid	Total Dividends to Policyholders	Cash Flow Loss Ratio	Benefits Ratio	% of Change in Premium
2013	\$11,825,266,646	\$9,254,384,482	\$342,004,244	78.3%	81.2%	6.5%
2014	\$12,533,955,390	\$10,665,757,021	\$355,283,822	85.1%	87.9%	6.0%
2015	\$11,599,262,713	\$10,290,419,914	\$357,369,778	88.7%	91.8%	–7.5%
2016	\$11,124,724,973	\$9,724,962,782	\$364,510,990	87.4%	90.7%	–4.1%
2017	\$10,472,266,581	\$11,281,809,419	\$345,404,839	107.7%	111.0%	–5.9%
2018	\$11,894,591,757	\$12,240,497,981	\$343,530,703	102.9%	105.8%	13.6%
2019	\$11,284,320,370	\$13,059,312,215	\$339,154,578	115.7%	118.7%	–5.1%
2020	\$11,651,603,374	\$12,772,972,779	\$349,085,768	109.6%	112.6%	3.3%
2021	\$12,263,160,569	\$14,301,540,423	\$332,101,370	116.6%	119.3%	5.2%
2022	\$14,355,438,090	\$13,402,298,260	\$335,311,066	93.4%	95.7%	17.1%

## INDIVIDUAL: COMPREHENSIVE MEDICAL EXPENSE

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$438,556,358	\$349,105,794	79.6%	\$441,259,579	\$352,000,915	79.8%	5.9%
2014	\$917,829,288	\$836,198,409	91.1%	\$920,167,388	\$905,306,253	98.4%	109.3%
2015	\$1,302,586,263	\$1,140,538,225	87.6%	\$1,305,373,802	\$1,226,933,447	94.0%	41.9%
2016	\$1,566,263,404	\$1,338,566,398	85.5%	\$1,579,256,632	\$1,353,851,215	85.7%	20.2%
2017	\$1,590,335,037	\$1,139,799,127	71.7%	\$1,573,627,885	\$1,079,482,093	68.6%	1.5%
2018	\$1,403,226,520	\$975,900,877	69.5%	\$1,403,823,495	\$949,657,243	67.6%	(11.8%)
2019	\$1,177,153,142	\$949,133,123	80.6%	\$1,159,654,809	\$927,011,780	79.9%	(16.1%)
2020	\$1,266,595,288	\$944,522,356	74.6%	\$1,278,276,609	\$954,521,239	74.7%	7.6%
2021	\$1,777,283,216	\$1,459,265,662	82.1%	\$1,786,458,818	\$1,502,845,840	84.1%	40.3%
2022	\$1,775,011,206	\$1,500,283,660	84.5%	\$1,788,076,624	\$1,490,273,909	83.3%	(0.1%)

## INDIVIDUAL: MEDICARE SUPPLEMENT

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$455,009,751	\$329,452,671	72.4%	\$454,441,840	\$328,813,631	72.4%	5.3%
2014	\$482,152,981	\$347,057,903	72.0%	\$485,951,130	\$352,722,718	72.6%	6.0%
2015	\$490,239,680	\$360,881,200	73.6%	\$483,785,674	\$347,175,917	71.8%	1.7%
2016	\$524,098,129	\$387,411,855	73.9%	\$525,564,633	\$385,440,998	73.3%	6.9%
2017	\$545,008,656	\$411,859,542	75.6%	\$545,241,327	\$410,582,735	75.3%	4.0%
2018	\$564,149,552	\$438,656,592	77.8%	\$566,714,825	\$442,214,536	78.0%	3.5%
2019	\$579,615,001	\$462,572,992	79.8%	\$578,102,282	\$459,078,739	79.4%	2.7%
2020	\$576,421,509	\$420,630,247	73.0%	\$579,130,437	\$419,589,932	72.5%	(0.6%)
2021	\$581,543,241	\$437,225,084	75.2%	\$584,863,816	\$438,610,987	75.0%	0.9%
2022	\$535,458,550	\$420,312,908	78.5%	\$536,011,565	\$419,944,353	78.3%	(7.9%)



## INDIVIDUAL: LONG TERM CARE

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$207,446,905	\$149,032,662	71.8%	\$201,536,525	\$165,150,285	81.9%	1.1%
2014	\$216,523,099	\$156,112,233	72.1%	\$212,518,477	\$204,944,227	96.4%	4.4%
2015	\$226,180,312	\$174,251,668	77.0%	\$219,939,917	\$218,484,815	99.3%	4.5%
2016	\$216,940,674	\$183,558,794	84.6%	\$214,069,833	\$201,804,311	94.3%	( 4.1%)
2017	\$213,304,206	\$189,030,224	88.6%	\$211,846,907	\$241,318,507	113.9%	( 1.7%)
2018	\$211,978,898	\$197,145,393	93.0%	\$217,655,297	\$230,953,198	106.1%	( 0.6%)
2019	\$210,293,108	\$214,673,832	102.1%	\$206,489,953	\$251,441,454	121.8%	( 0.8%)
2020	\$207,337,677	\$209,925,380	101.2%	\$212,352,222	\$185,685,429	87.4%	( 1.4%)
2021	\$207,548,649	\$190,154,744	91.6%	\$211,856,320	\$194,051,268	91.6%	0.1%
2022	\$199,539,632	\$196,256,390	98.4%	\$203,004,224	\$228,335,169	112.5%	( 3.9%)

## INDIVIDUAL: SPECIFIED DISEASE

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$76,988,550	\$35,184,258	45.7%	\$76,905,133	\$38,065,418	49.5%	7.5%
2014	\$76,499,285	\$36,941,017	48.3%	\$76,551,105	\$38,240,202	50.0%	( 0.6%)
2015	\$79,941,706	\$38,936,168	48.7%	\$79,734,988	\$41,851,725	52.5%	4.5%
2016	\$83,865,775	\$38,676,703	46.1%	\$84,153,719	\$40,913,514	48.6%	4.9%
2017	\$89,910,995	\$47,598,763	52.9%	\$90,168,382	\$50,559,722	56.1%	7.2%
2018	\$96,005,643	\$44,157,520	46.0%	\$95,749,270	\$46,223,446	48.3%	6.8%
2019	\$98,796,882	\$46,285,551	46.8%	\$99,308,058	\$46,678,537	47.0%	2.9%
2020	\$102,840,947	\$46,290,068	45.0%	\$102,665,207	\$49,280,488	48.0%	4.1%
2021	\$103,159,184	\$45,952,310	44.5%	\$102,922,829	\$45,728,893	44.4%	0.3%
2022	\$117,325,459	\$58,613,643	50.0%	\$117,630,336	\$59,359,363	50.5%	13.7%

## INDIVIDUAL: ACCIDENT ONLY

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$56,610,700	\$23,953,435	42.3%	\$56,692,594	\$23,581,126	41.6%	( 4.9%)
2014	\$55,711,052	\$24,198,483	43.4%	\$55,621,306	\$25,209,434	45.3%	( 1.6%)
2015	\$58,683,332	\$27,509,679	46.9%	\$59,637,947	\$36,494,147	61.2%	5.3%
2016	\$67,266,401	\$31,770,058	47.2%	\$65,069,690	\$29,555,834	45.4%	14.6%
2017	\$60,851,889	\$25,153,595	41.3%	\$60,538,383	\$26,631,367	44.0%	( 9.5%)
2018	\$63,522,542	\$24,679,353	38.9%	\$63,347,315	\$24,958,520	39.4%	4.4%
2019	\$63,521,313	\$24,289,448	38.2%	\$63,852,854	\$24,453,365	38.3%	( 0.0%)
2020	\$61,570,318	\$22,033,119	35.8%	\$61,286,431	\$22,657,998	37.0%	( 3.1%)
2021	\$62,526,346	\$19,314,887	30.9%	\$62,376,544	\$19,737,230	31.6%	1.6%
2022	\$61,809,439	\$25,013,410	40.5%	\$61,547,822	\$23,499,289	38.2%	(1.1%)

## INDIVIDUAL: DISABILITY INCOME

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$105,542,504	\$71,328,656	67.6%	\$105,371,718	\$74,759,002	70.9%	( 1.4%)
2014	\$108,615,001	\$75,711,689	69.7%	\$108,036,016	\$79,531,085	73.6%	2.9%
2015	\$106,818,978	\$67,848,508	63.5%	\$106,351,018	\$50,847,245	47.8%	(1.7%)
2016	\$109,033,931	\$64,970,401	59.6%	\$108,891,589	\$67,798,163	62.3%	2.1%
2017	\$110,062,683	\$68,673,653	62.4%	\$108,945,005	\$85,142,628	78.2%	0.9%
2018	\$111,847,829	\$67,487,406	60.3%	\$113,009,194	\$55,431,444	49.1%	1.6%
2019	\$118,032,800	\$69,334,277	58.7%	\$114,204,809	\$78,931,767	69.1%	5.5%
2020	\$110,840,095	\$65,294,980	58.9%	\$113,170,115	\$58,742,791	51.9%	( 6.1%)
2021	\$112,662,320	\$66,347,028	58.9%	\$110,611,772	\$55,056,329	49.8%	1.6%
2022	\$110,488,483	\$62,222,242	56.3%	\$108,640,778	\$57,211,714	52.7%	(1.9%)

## INDIVIDUAL: DENTAL

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$26,365,639	\$14,775,980	56.0%	\$26,384,901	\$14,722,908	55.8%	28.1%
2014	\$31,114,304	\$16,265,975	52.3%	\$30,847,967	\$17,741,835	57.5%	18.0%
2015	\$29,700,365	\$16,157,355	54.4%	\$28,823,472	\$17,988,347	62.4%	( 4.5%)
2016	\$34,348,959	\$19,272,543	56.1%	\$33,888,563	\$19,798,837	58.4%	15.7%
2017	\$35,222,379	\$20,310,084	57.7%	\$34,784,887	\$20,275,754	58.3%	2.5%
2018	\$36,160,572	\$19,269,793	53.3%	\$35,681,578	\$19,396,289	54.4%	2.7%
2019	\$39,352,114	\$20,633,276	52.4%	\$44,726,654	\$20,692,102	46.3%	8.8%
2020	\$41,571,559	\$19,743,003	47.5%	\$40,956,327	\$20,129,211	49.1%	5.6%
2021	\$46,618,575	\$24,736,767	53.1%	\$46,606,613	\$22,677,286	48.7%	12.1%
2022	\$48,792,644	\$25,668,713	52.6%	\$48,759,717	\$25,805,617	52.9%	4.7%

## INDIVIDUAL: LIMITED BENEFIT

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$35,291,790	\$15,111,733	42.8%	\$35,364,908	\$16,011,121	45.3%	4.1%
2014	\$35,038,403	\$14,762,555	42.1%	\$35,201,561	\$15,150,216	43.0%	( 0.7%)
2015	\$36,727,590	\$16,052,832	43.7%	\$36,735,278	\$17,324,879	47.2%	4.8%
2016	\$35,588,944	\$14,356,005	40.3%	\$35,722,622	\$14,053,329	39.3%	( 3.1%)
2017	\$39,645,578	\$15,485,140	39.1%	\$39,900,226	\$15,608,594	39.1%	11.4%
2018	\$48,008,240	\$17,684,818	36.8%	\$47,982,108	\$19,177,573	40.0%	21.1%
2019	\$62,119,485	\$25,627,755	41.3%	\$61,463,348	\$28,759,928	46.8%	29.4%
2020	\$62,712,790	\$24,412,061	38.9%	\$62,561,307	\$25,278,119	40.4%	1.0%
2021	\$67,960,776	\$28,694,707	42.2%	\$67,925,836	\$29,240,804	43.0%	8.4%
2022	\$99,994,389	\$46,310,118	46.3%	\$99,710,204	\$46,694,767	46.8%	47.1%

## INDIVIDUAL: SHORT TERM CREDIT DISABILITY

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$1,533,569	\$384,684	25.1%	\$1,380,011	\$484,249	35.1%	( 0.9%)
2014	\$1,624,273	\$374,148	23.0%	\$1,438,629	\$235,053	16.3%	5.9%
2015	\$1,030,479	\$453,061	44.0%	\$1,623,018	\$453,835	28.0%	( 36.6%)
2016	\$1,064,818	\$601,286	56.5%	\$1,707,260	\$480,787	28.2%	3.3%
2017	\$1,266,523	\$354,680	28.0%	\$1,521,653	\$274,662	18.1%	18.9%
2018	\$1,112,405	\$320,900	28.8%	\$1,393,661	\$382,229	27.4%	( 12.2%)
2019	\$1,519,549	\$290,736	19.1%	\$1,322,107	\$215,334	16.3%	36.6%
2020	\$1,353,266	\$265,870	19.6%	\$1,362,082	\$293,082	21.5%	( 10.9%)
2021	\$1,407,413	\$294,103	20.9%	\$1,371,955	\$197,584	14.4%	4.0%
2022	\$2,930,509	\$542,612	18.5%	\$2,861,541	\$690,577	24.1%	108.2%

## INDIVIDUAL: LONG TERM CREDIT DISABILITY

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$16,742	\$26,972	161.1%	\$36,016	\$44,998	124.9%	( 139617%)
2014	\$8,524	\$37,804	443.5%	\$35,295	\$-147	( 0.4%)	( 49.1%)
2015	\$-2,012	\$16,465	( 818.3%)	\$18,164	\$2,640	14.5%	( 123.6%)
2016	\$6,056	\$7,249	119.7%	\$10,187	\$-8,149	( 80.0%)	( 401.0%)
2017	\$-397	\$2,209	( 556.4%)	\$6,972	\$-118	( 1.7%)	( 106.6%)
2018	\$155,391	\$71,928	46.3%	\$264,424	\$87,382	33.0%	(39241.3%)
2019	\$0	\$0	-	\$1,833	\$17	0.9%	( 100.0%)
2020	\$-295	\$0	0.0%	\$655	\$-44	( 6.7%)	-
2021	\$0	\$0	-	\$264	\$-10	( 3.8%)	( 100.0%)
2022	\$0	\$0	-	\$59	\$-9	( 15.3%)	-

## INDIVIDUAL: CREDIT UNEMPLOYMENT

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$0	\$0	—	\$0	\$0	—	—
2014	\$0	\$0	—	\$0	\$0	—	—
2015	\$0	\$0	—	\$0	\$0	—	—
2016	\$0	\$0	—	\$0	\$0	—	—
2017	\$0	\$0	—	\$0	\$0	—	—
2018	\$0	\$0	—	\$0	\$0	—	—
2019	\$0	\$0	—	\$0	\$0	—	—
2020	\$0	\$0	—	\$0	\$0	—	—
2021	\$0	\$0	—	\$0	\$0	—	—
2022	\$0	\$0	—	\$0	\$0	—	—

## INDIVIDUAL: STOP LOSS

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$1,493,540	\$347,719	23.3%	\$1,493,540	\$848,221	56.8%	27.4%
2014	\$7,400,524	\$2,908,810	39.3%	\$7,400,524	\$4,553,555	61.5%	395.5%
2015	\$6,812,139	\$4,024,159	59.1%	\$6,791,220	\$4,807,619	70.8%	( 8.0%)
2016	\$5,129,465	\$10,320,358	201.2%	\$5,065,251	\$11,535,863	227.7%	( 24.7%)
2017	\$4,526,904	\$1,651,010	36.5%	\$4,524,823	\$2,512,529	55.5%	( 11.7%)
2018	\$6,276,011	\$3,789,107	60.4%	\$6,276,011	\$4,645,116	74.0%	38.6%
2019	\$2,928,191	\$2,532,127	86.5%	\$2,927,446	\$570,394	19.5%	( 53.3%)
2020	\$1,195,285	\$466,978	39.1%	\$1,195,987	\$91,424	7.6%	( 59.2%)
2021	\$2,674,533	\$988,229	36.9%	\$2,674,576	\$701,901	26.2%	123.8%
2022	\$3,162,341	\$1,377,124	43.5%	\$3,162,341	\$1,685,999	53.3%	18.2%

## INDIVIDUAL: MEDICARE PART D

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$307,815,776	\$220,070,813	71.5%	\$301,029,937	\$247,536,134	82.2%	( 16.6%)
2014	\$290,855,000	\$259,035,798	89.1%	\$297,869,741	\$249,412,469	83.7%	( 5.5%)
2015	\$278,574,895	\$221,293,739	79.4%	\$274,787,020	\$213,307,148	77.6%	( 4.2%)
2016	\$286,020,800	\$246,839,637	86.3%	\$290,238,250	\$230,773,846	79.5%	2.7%
2017	\$297,626,890	\$256,345,699	86.1%	\$299,677,173	\$253,726,888	84.7%	4.1%
2018	\$258,302,202	\$205,403,749	79.5%	\$261,663,204	\$207,039,770	79.1%	( 13.2%)
2019	\$247,460,216	\$185,219,401	74.8%	\$248,582,469	\$196,039,140	78.9%	( 4.2%)
2020	\$231,444,821	\$216,276,675	93.4%	\$239,006,152	\$192,318,959	80.5%	( 6.5%)
2021	\$140,156,325	\$108,036,716	77.1%	\$144,434,518	\$120,188,807	83.2%	( 39.4%)
2022	\$162,994,126	\$128,777,386	79.0%	\$163,746,007	\$124,239,746	75.9%	16.3%

## INDIVIDUAL: MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$692,548,832	\$646,320,274	93.3%	\$696,517,314	\$646,329,897	92.8%	2.5%
2014	\$430,507,723	\$355,661,255	82.6%	\$430,474,834	\$357,703,596	83.1%	( 37.8%)
2015	\$399,999,652	\$331,455,998	82.9%	\$399,680,863	\$326,264,355	81.6%	( 7.1%)
2016	\$530,769,338	\$410,981,886	77.4%	\$531,124,265	\$421,690,266	79.4%	32.7%
2017	\$568,811,801	\$443,325,755	77.9%	\$568,913,745	\$440,903,381	77.5%	7.2%
2018	\$672,979,469	\$555,727,153	82.6%	\$673,070,004	\$560,365,763	83.3%	18.3%
2019	\$848,949,101	\$668,277,144	78.7%	\$848,334,582	\$682,651,000	80.5%	26.1%
2020	\$1,011,550,932	\$824,969,664	81.6%	\$1,007,368,374	\$837,399,837	83.1%	19.2%
2021	\$1,418,657,172	\$1,209,365,843	85.2%	\$1,422,645,076	\$1,233,867,940	86.7%	40.2%
2022	\$1,753,055,830	\$1,464,814,257	83.6%	\$1,735,462,728	\$1,510,990,742	87.1%	23.6%

## TOTAL INDIVIDUAL ACCIDENT & HEALTH

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$2,405,220,656	\$1,855,095,651	77.1%	\$2,398,414,016	\$1,908,347,904	79.6%	0.6%
2014	\$2,653,879,457	\$2,125,316,079	80.1%	\$2,662,113,976	\$2,250,750,499	84.5%	10.3%
2015	\$3,017,293,379	\$2,399,419,057	79.5%	\$3,003,282,381	\$2,501,936,119	83.3%	13.7%
2016	\$3,460,396,694	\$2,747,333,175	79.4%	\$3,474,762,493	\$2,777,688,813	79.9%	14.7%
2017	\$3,556,573,146	\$2,619,589,480	73.7%	\$3,539,697,369	\$2,627,018,741	74.2%	2.8%
2018	\$3,473,725,275	\$2,550,294,586	73.4%	\$3,486,630,385	\$2,560,532,510	73.4%	( 2.3%)
2019	\$3,449,740,902	\$2,668,869,662	77.4%	\$3,428,971,204	\$2,716,523,557	79.2%	( 0.7%)
2020	\$3,675,434,192	\$2,794,830,401	76.0%	\$3,699,331,905	\$2,765,988,465	74.8%	6.5%
2021	\$4,522,197,750	\$3,590,376,080	79.4%	\$4,544,748,937	\$3,662,904,859	80.6%	23.0%
2022	\$4,870,562,608	\$3,930,192,463	80.7%	\$4,868,613,946	\$3,988,731,236	81.9%	7.7%

## SMALL EMPLOYER

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$1,239,216,740	\$923,592,671	74.5%	\$1,244,763,474	\$937,673,203	75.3%	2.7%
2014	\$1,142,248,689	\$831,655,694	72.8%	\$1,151,819,957	\$839,055,845	72.8%	( 7.8%)
2015	\$1,141,910,983	\$869,814,187	76.2%	\$1,142,851,740	\$873,452,937	76.4%	( 0.0%)
2016	\$1,155,849,485	\$862,070,854	74.6%	\$1,157,345,761	\$871,260,520	75.3%	1.2%
2017	\$1,184,636,228	\$903,069,529	76.2%	\$1,179,978,027	\$911,559,550	77.3%	2.5%
2018	\$1,158,477,348	\$912,305,051	78.8%	\$1,157,467,876	\$919,636,337	79.5%	( 2.2%)
2019	\$999,161,114	\$788,796,862	78.9%	\$1,003,255,718	\$792,897,084	79.0%	( 13.8%)
2020	\$902,100,729	\$703,716,601	78.0%	\$902,828,516	\$706,370,836	78.2%	( 9.7%)
2021	\$884,159,452	\$667,388,025	75.5%	\$879,299,127	\$669,856,392	76.2%	( 2.0%)
2022	\$762,544,455	\$561,704,819	73.7%	\$758,932,794	\$488,106,285	64.3%	( 13.8%)



## LARGE EMPLOYER/UNION

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$2,050,460,682	\$1,728,158,433	84.3%	\$2,047,788,163	\$1,714,039,659	83.7%	( 3.0%)
2014	\$2,004,949,742	\$1,652,444,180	82.4%	\$1,993,919,906	\$1,623,044,418	81.4%	( 2.2%)
2015	\$2,007,103,666	\$1,684,312,933	83.9%	\$2,003,173,649	\$1,646,221,270	82.2%	0.1%
2016	\$2,092,055,998	\$1,784,799,000	85.3%	\$2,093,048,178	\$1,763,747,231	84.3%	4.2%
2017	\$2,422,230,132	\$1,987,978,299	82.1%	\$2,386,155,237	\$1,987,566,427	83.3%	15.8%
2018	\$2,576,062,761	\$2,283,759,066	88.7%	\$2,588,216,058	\$2,280,536,126	88.1%	6.4%
2019	\$2,802,941,279	\$2,427,601,371	86.6%	\$2,843,353,090	\$2,423,510,593	85.2%	8.8%
2020	\$2,386,247,635	\$2,004,574,387	84.0%	\$2,382,497,448	\$1,982,254,630	83.2%	( 14.9%)
2021	\$2,275,244,451	\$1,939,841,747	85.3%	\$2,274,620,063	\$1,952,518,479	85.8%	( 4.7%)
2022	\$2,399,892,958	\$1,974,829,683	82.3%	\$2,393,448,702	\$2,042,019,896	85.3%	5.5%

## ASSOCIATION

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$207,186,021	\$151,685,312	73.2%	\$208,643,668	\$152,833,979	73.3%	( 1.6%)
2014	\$176,373,796	\$143,196,477	81.2%	\$179,721,808	\$139,197,534	77.5%	( 14.9%)
2015	\$126,541,131	\$96,812,461	76.5%	\$131,346,793	\$94,855,503	72.2%	( 28.3%)
2016	\$99,276,507	\$67,789,007	68.3%	\$94,674,641	\$61,572,177	65.0%	( 21.5%)
2017	\$79,695,463	\$67,896,627	85.2%	\$83,228,161	\$66,781,656	80.2%	( 19.7%)
2018	\$75,028,575	\$61,272,752	81.7%	\$74,641,495	\$60,648,941	81.3%	( 5.9%)
2019	\$50,579,436	\$37,065,683	73.3%	\$50,512,204	\$35,840,151	71.0%	( 32.6%)
2020	\$45,112,948	\$31,243,503	69.3%	\$45,717,680	\$32,275,835	70.6%	( 10.8%)
2021	\$41,461,786	\$34,776,236	83.9%	\$41,604,711	\$32,119,131	77.2%	( 8.1%)
2022	\$1,162,393	\$855,867	73.6%	\$1,187,262	\$853,578	71.9%	( 97.2%)

## DISCRETIONARY

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$3,368,578	\$3,470,974	103.0%	\$3,462,918	\$3,831,077	110.6%	( 5.2%)
2014	\$381,640	\$875,912	229.5%	\$433,615	\$175,459	40.5%	( 88.7%)
2015	\$1,117	\$5,836	522.5%	\$1,117	\$6,167	552.1%	( 99.7%)
2016	\$1,256	\$5	0.4%	\$1,275	\$-120	( 9.4%)	12.4%
2017	\$320,848	\$105,917	33.0%	\$263,555	\$0	0.0%	25445.2%
2018	\$227	\$2,650	1167.4%	\$227	\$0	0.0%	( 99.9%)
2019	\$237	\$11,517	4859.5%	\$237	\$3,034	1280.2%	4.4%
2020	\$24,812	\$3,922	15.8%	\$24,813	\$-529	( 2.1%)	10369.2%
2021	\$254	\$0	0.0%	\$254	\$0	0.0%	( 99.0%)
2022	\$266	\$0	0.0%	\$266	\$0	0.0%	4.7%

## FEDERAL EMPLOYEES

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$509,805,798	\$482,622,033	94.7%	\$512,579,016	\$484,276,163	94.5%	5.2%
2014	\$545,536,483	\$523,318,124	95.9%	\$561,678,984	\$524,328,434	93.4%	7.0%
2015	\$624,895,948	\$556,624,216	89.1%	\$626,630,255	\$562,523,568	89.8%	14.5%
2016	\$663,531,642	\$578,693,046	87.2%	\$656,121,991	\$587,019,959	89.5%	6.2%
2017	\$693,418,246	\$614,125,231	88.6%	\$669,431,594	\$613,662,043	91.7%	4.5%
2018	\$680,909,063	\$644,977,371	94.7%	\$680,440,855	\$641,294,777	94.2%	( 1.8%)
2019	\$723,145,275	\$680,117,788	94.0%	\$713,524,692	\$681,435,278	95.5%	6.2%
2020	\$769,369,034	\$686,461,116	89.2%	\$772,474,860	\$699,280,663	90.5%	6.4%
2021	\$778,865,939	\$730,381,081	93.8%	\$792,449,496	\$744,524,250	94.0%	1.2%
2022	\$816,851,045	\$755,825,657	92.5%	\$810,053,911	\$757,672,836	93.5%	4.9%

## GROUP: MEDICARE SUPPLEMENT

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$196,644,545	\$151,548,529	77.1%	\$197,008,666	\$151,674,760	77.0%	( 3.2%)
2014	\$193,699,358	\$151,589,850	78.3%	\$192,082,500	\$150,841,159	78.5%	( 1.5%)
2015	\$204,900,217	\$162,151,342	79.1%	\$202,239,298	\$160,963,322	79.6%	5.8%
2016	\$211,238,135	\$168,473,712	79.8%	\$210,714,050	\$168,726,289	80.1%	3.1%
2017	\$216,649,704	\$172,324,426	79.5%	\$217,788,770	\$173,693,968	79.8%	2.6%
2018	\$223,765,220	\$172,329,372	77.0%	\$225,116,183	\$172,316,155	76.5%	3.3%
2019	\$211,002,839	\$175,220,253	83.0%	\$213,317,566	\$175,926,090	82.5%	( 5.7%)
2020	\$215,226,033	\$161,653,115	75.1%	\$197,415,468	\$157,816,630	79.9%	2.0%
2021	\$231,243,121	\$182,759,305	79.0%	\$226,547,910	\$186,085,105	82.1%	7.4%
2022	\$251,917,563	\$213,760,279	84.9%	\$257,604,450	\$216,273,109	84.0%	8.9%

## GROUP: LONG TERM CARE

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$33,452,120	\$17,677,533	52.8%	\$30,721,626	\$13,262,610	43.2%	( 3.8%)
2014	\$36,126,891	\$18,804,607	52.1%	\$33,069,393	\$19,901,016	60.2%	8.0%
2015	\$36,275,466	\$21,314,430	58.8%	\$32,199,954	\$24,045,363	74.7%	0.4%
2016	\$36,389,880	\$21,933,116	60.3%	\$33,444,625	\$27,745,231	83.0%	0.3%
2017	\$38,287,342	\$21,695,111	56.7%	\$35,539,742	\$22,783,063	64.1%	5.2%
2018	\$38,659,448	\$24,820,971	64.2%	\$37,225,358	\$27,280,726	73.3%	1.0%
2019	\$37,143,761	\$28,974,512	78.0%	\$34,484,674	\$34,636,900	100.4%	( 3.9%)
2020	\$38,171,857	\$29,930,847	78.4%	\$35,189,763	\$31,304,332	89.0%	2.8%
2021	\$38,914,899	\$27,489,592	70.6%	\$36,166,316	\$22,894,600	63.3%	1.9%
2022	\$36,002,529	\$30,333,248	84.3%	\$35,757,009	\$37,733,428	105.5%	( 7.5%)

## GROUP: SPECIFIED DISEASE

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$19,968,532	\$7,509,688	37.6%	\$20,217,703	\$7,535,509	37.3%	13.4%
2014	\$24,961,891	\$8,637,135	34.6%	\$25,118,528	\$9,396,049	37.4%	25.0%
2015	\$27,245,712	\$9,509,880	34.9%	\$27,300,439	\$9,934,267	36.4%	9.1%
2016	\$29,828,883	\$10,221,604	34.3%	\$29,889,532	\$11,676,526	39.1%	9.5%
2017	\$31,175,502	\$11,331,417	36.3%	\$31,822,360	\$9,873,753	31.0%	4.5%
2018	\$34,833,470	\$12,014,822	34.5%	\$35,029,265	\$10,693,038	30.5%	11.7%
2019	\$42,211,775	\$16,360,538	38.8%	\$42,810,667	\$16,390,458	38.3%	21.2%
2020	\$40,915,010	\$14,851,592	36.3%	\$40,583,921	\$14,229,625	35.1%	( 3.1%)
2021	\$44,426,994	\$15,379,136	34.6%	\$44,857,845	\$15,622,709	34.8%	8.6%
2022	\$48,261,311	\$20,864,279	43.2%	\$48,618,447	\$19,052,765	39.2%	8.6%

## GROUP: ACCIDENT ONLY

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$99,026,369	\$47,957,270	48.4%	\$100,643,515	\$49,955,641	49.6%	5.7%
2014	\$109,907,195	\$45,080,334	41.0%	\$110,792,405	\$46,424,218	41.9%	11.0%
2015	\$109,615,562	\$43,523,286	39.7%	\$110,621,146	\$42,190,276	38.1%	( 0.3%)
2016	\$99,625,472	\$38,745,037	38.9%	\$99,977,796	\$42,554,006	42.6%	( 9.1%)
2017	\$106,534,521	\$47,178,677	44.3%	\$105,209,625	\$50,921,510	48.4%	6.9%
2018	\$110,230,122	\$48,534,065	44.0%	\$108,042,632	\$50,936,723	47.1%	3.5%
2019	\$116,616,092	\$43,850,060	37.6%	\$116,256,068	\$37,998,288	32.7%	5.8%
2020	\$111,786,395	\$41,272,752	36.9%	\$111,483,321	\$43,821,626	39.3%	( 4.1%)
2021	\$120,538,824	\$48,512,024	40.2%	\$119,507,029	\$55,647,682	46.6%	7.8%
2022	\$132,394,047	\$67,054,609	50.6%	\$130,978,218	\$72,981,639	55.7%	9.8%

## GROUP: DISABILITY INCOME

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$259,900,676	\$212,934,734	81.9%	\$260,513,436	\$228,524,884	87.7%	0.5%
2014	\$269,201,441	\$212,951,954	79.1%	\$268,290,961	\$217,048,128	80.9%	3.6%
2015	\$303,329,965	\$229,521,732	75.7%	\$302,330,839	\$238,471,048	78.9%	12.7%
2016	\$295,990,569	\$230,257,414	77.8%	\$296,296,097	\$237,201,404	80.1%	(2.4%)
2017	\$310,429,682	\$227,859,519	73.4%	\$313,941,460	\$224,332,084	71.5%	4.9%
2018	\$315,434,996	\$232,348,022	73.7%	\$333,810,137	\$221,502,939	66.4%	1.6%
2019	\$324,646,590	\$212,439,422	65.4%	\$344,472,566	\$212,761,970	61.8%	2.9%
2020	\$351,563,862	\$237,891,721	67.7%	\$373,290,521	\$253,750,939	68.0%	8.3%
2021	\$355,664,414	\$263,047,903	74.0%	\$355,935,208	\$287,828,265	80.9%	1.2%
2022	\$377,327,672	\$268,698,807	71.2%	\$377,459,823	\$280,075,073	74.2%	6.1%

## GROUP: DENTAL

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$220,118,548	\$165,816,300	75.3%	\$219,285,057	\$166,155,018	75.8%	0.7%
2014	\$232,335,863	\$172,716,488	74.3%	\$230,871,383	\$175,080,700	75.8%	5.6%
2015	\$245,898,323	\$176,723,210	71.9%	\$245,215,424	\$179,056,110	73.0%	5.8%
2016	\$254,889,911	\$181,631,947	71.3%	\$254,186,933	\$185,786,163	73.1%	3.7%
2017	\$245,599,771	\$161,017,689	65.6%	\$244,314,159	\$162,927,287	66.7%	(3.6%)
2018	\$275,533,543	\$199,655,851	72.5%	\$273,366,731	\$202,635,088	74.1%	12.2%
2019	\$326,344,875	\$216,439,301	66.3%	\$323,340,355	\$218,654,835	67.6%	18.4%
2020	\$300,645,160	\$185,976,810	61.9%	\$295,344,288	\$185,006,303	62.6%	(7.9%)
2021	\$311,684,509	\$226,691,046	72.7%	\$306,696,014	\$233,434,832	76.1%	3.7%
2022	\$316,652,289	\$244,968,113	77.4%	\$314,796,465	\$238,473,217	75.8%	1.6%

## GROUP: LIMITED BENEFIT

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$151,711,089	\$105,597,381	69.6%	\$151,494,391	\$107,054,384	70.7%	1.8%
2014	\$146,851,719	\$111,278,930	75.8%	\$148,179,250	\$114,894,376	77.5%	( 3.2%)
2015	\$162,635,242	\$112,628,183	69.3%	\$161,918,619	\$115,831,671	71.5%	10.7%
2016	\$178,579,137	\$123,573,149	69.2%	\$178,814,462	\$122,784,216	68.7%	9.8%
2017	\$212,700,682	\$139,844,105	65.7%	\$212,419,098	\$141,432,022	66.6%	19.1%
2018	\$225,795,125	\$138,306,273	61.3%	\$225,657,489	\$139,770,213	61.9%	6.2%
2019	\$239,839,244	\$153,746,932	64.1%	\$239,162,225	\$154,114,622	64.4%	6.2%
2020	\$249,117,836	\$143,346,900	57.5%	\$248,967,220	\$143,332,711	57.6%	3.9%
2021	\$281,923,352	\$850,205,509	301.6%	\$281,069,003	\$170,068,312	60.5%	13.2%
2022	\$293,755,057	\$172,867,444	58.8%	\$294,487,073	\$174,045,406	59.1%	4.2%

## GROUP: SHORT TERM CREDIT DISABILITY

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$13,323,245	\$4,749,199	35.6%	\$13,282,084	\$3,675,444	27.7%	( 5.5%)
2014	\$13,672,599	\$4,131,411	30.2%	\$13,230,216	\$3,351,536	25.3%	2.6%
2015	\$13,207,014	\$3,732,757	28.3%	\$13,215,189	\$3,721,543	28.2%	( 3.4%)
2016	\$9,768,406	\$3,678,436	37.7%	\$11,530,020	\$3,477,512	30.2%	( 26.0%)
2017	\$8,807,010	\$3,398,223	38.6%	\$11,027,152	\$2,763,855	25.1%	( 9.8%)
2018	\$8,967,299	\$3,037,302	33.9%	\$9,623,753	\$2,589,725	26.9%	1.8%
2019	\$9,423,074	\$2,722,938	28.9%	\$8,618,461	\$2,587,673	30.0%	5.1%
2020	\$7,491,675	\$2,342,665	31.3%	\$8,632,696	\$2,035,294	23.6%	( 20.5%)
2021	\$8,388,231	\$1,945,640	23.2%	\$7,985,778	\$1,644,520	20.6%	12.0%
2022	\$6,110,213	\$2,928,703	47.9%	\$8,324,273	\$2,851,383	34.3%	( 27.2%)

## GROUP: LONG TERM CREDIT DISABILITY

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$268,879	\$352,003	130.9%	\$319,070	\$322,439	101.1%	( 46.4%)
2014	\$252,217	\$318,389	126.2%	\$272,788	\$183,714	67.3%	( 6.2%)
2015	\$101,868	\$215,563	211.6%	\$116,620	\$93,997	80.6%	( 59.6%)
2016	\$418,477	\$74,975	17.9%	\$350,092	\$96,135	27.5%	310.8%
2017	\$291,430	\$59,790	20.5%	\$328,912	\$12,805	3.9%	( 30.4%)
2018	\$2,439	\$2,318	95.0%	\$2,439	\$2,925	119.9%	( 99.2%)
2019	\$129,405	\$82,548	63.8%	\$216,336	\$72,453	33.5%	5205.7%
2020	\$76,957	\$65,552	85.2%	\$161,625	\$32,855	20.3%	( 40.5%)
2021	\$115,865	\$49,033	42.3%	\$129,001	\$34,969	27.1%	50.6%
2022	\$81,815	\$26,619	32.5%	\$121,684	\$4,150	3.4%	( 29.4%)

## GROUP: CREDIT UNEMPLOYMENT

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$0	\$0	—	\$0	\$0	—	—
2014	\$0	\$0	—	\$0	\$0	—	—
2015	\$0	\$0	—	\$0	\$0	—	—
2016	\$0	\$0	—	\$0	\$0	—	—
2017	\$1,195	\$525	43.9%	\$2,395	\$548	22.9%	—
2018	\$0	\$0	—	\$0	\$0	—	( 100.0%)
2019	\$0	\$0	—	\$0	\$0	—	—
2020	\$386,948	\$97,076	25.1%	\$386,948	\$97,076	25.1%	—
2021	\$0	\$0	—	\$133	\$0	0.0%	( 100.0%)
2022	\$0	\$0	—	\$53	\$0	0.0%	—

## GROUP: STOP LOSS

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$234,150,257	\$180,958,786	77.3%	\$235,327,544	\$177,937,489	75.6%	27.3%
2014	\$281,925,029	\$225,743,687	80.1%	\$281,526,112	\$235,172,185	83.5%	20.4%
2015	\$331,623,405	\$254,223,258	76.7%	\$331,119,779	\$258,786,878	78.2%	17.6%
2016	\$357,408,725	\$272,922,956	76.4%	\$355,763,844	\$260,208,900	73.1%	7.8%
2017	\$413,530,734	\$309,336,865	74.8%	\$410,209,875	\$298,010,995	72.6%	15.7%
2018	\$501,974,633	\$370,977,977	73.9%	\$500,352,453	\$377,433,112	75.4%	21.4%
2019	\$582,650,990	\$462,876,963	79.4%	\$588,284,906	\$491,934,035	83.6%	16.1%
2020	\$692,147,357	\$589,644,380	85.2%	\$691,646,389	\$610,684,101	88.3%	18.8%
2021	\$792,923,853	\$719,999,107	90.8%	\$792,940,528	\$752,764,219	94.9%	14.6%
2022	\$890,798,246	\$838,560,994	94.1%	\$890,872,851	\$846,342,367	95.0%	12.3%

## GROUP: MEDICARE PART D

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$146,684,866	\$118,106,875	80.5%	\$151,393,339	\$119,811,477	79.1%	( 5.6%)
2014	\$173,901,526	\$143,048,260	82.3%	\$175,848,220	\$144,695,139	82.3%	18.6%
2015	\$149,963,050	\$111,815,472	74.6%	\$135,627,899	\$109,296,951	80.6%	( 13.8%)
2016	\$121,988,172	\$86,496,359	70.9%	\$117,219,615	\$85,976,383	73.3%	( 18.7%)
2017	\$109,301,654	\$82,751,801	75.7%	\$110,850,856	\$84,726,320	76.4%	( 10.4%)
2018	\$128,171,066	\$84,064,878	65.6%	\$131,092,523	\$83,105,909	63.4%	17.3%
2019	\$103,669,639	\$81,905,072	79.0%	\$106,276,237	\$79,528,596	74.8%	( 19.1%)
2020	\$73,356,512	\$59,753,809	81.5%	\$75,131,924	\$59,124,506	78.7%	( 29.2%)
2021	\$120,051,883	\$103,742,144	86.4%	\$122,706,028	\$105,049,771	85.6%	63.7%
2022	\$70,256,146	\$49,979,904	71.1%	\$67,285,652	\$48,173,467	71.6%	( 41.5%)



## GROUP:

### MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$341,763,425	\$294,759,592	86.2%	\$352,017,766	\$292,618,231	83.1%	46.3%
2014	\$560,146,920	\$488,893,136	87.3%	\$565,611,452	\$486,316,913	86.0%	63.9%
2015	\$691,127,193	\$578,694,688	83.7%	\$680,220,832	\$576,935,427	84.8%	23.4%
2016	\$726,048,216	\$470,959,721	64.9%	\$727,949,453	\$495,151,121	68.0%	5.1%
2017	\$874,443,318	\$646,213,649	73.9%	\$874,471,556	\$652,640,715	74.6%	20.4%
2018	\$1,023,239,242	\$798,570,383	78.0%	\$1,027,972,778	\$790,872,720	76.9%	17.0%
2019	\$1,237,347,873	\$1,006,704,871	81.4%	\$1,214,378,857	\$1,039,887,722	85.6%	20.9%
2020	\$1,305,253,217	\$988,573,298	75.7%	\$1,301,591,643	\$991,510,757	76.2%	5.5%
2021	\$1,309,303,512	\$1,139,631,211	87.0%	\$1,335,571,289	\$1,111,581,957	83.2%	0.3%
2022	\$1,919,267,266	\$1,580,841,811	82.4%	\$1,894,210,349	\$1,560,791,500	82.4%	46.6%

## TOTAL GROUP ACCIDENT & HEALTH

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$5,727,050,370	\$4,597,497,312	80.3%	\$5,749,461,436	\$4,611,181,967	80.2%	2.6%
2014	\$5,912,472,999	\$4,734,684,566	80.1%	\$5,932,467,478	\$4,729,106,823	79.7%	3.2%
2015	\$6,176,375,862	\$4,911,623,433	79.5%	\$6,146,129,592	\$4,896,386,297	79.7%	4.5%
2016	\$6,332,888,871	\$4,902,320,349	77.4%	\$6,317,328,365	\$4,924,983,663	78.0%	2.5%
2017	\$6,948,053,461	\$5,396,187,401	77.7%	\$6,886,982,535	\$5,403,688,602	78.5%	9.7%
2018	\$7,377,084,578	\$5,986,979,125	81.2%	\$7,408,058,253	\$5,981,255,455	80.7%	6.2%
2019	\$7,806,853,498	\$6,334,916,631	81.1%	\$7,842,264,859	\$6,398,179,782	81.6%	5.8%
2020	\$7,488,993,977	\$5,881,400,046	78.5%	\$7,483,369,044	\$5,912,928,190	79.0%	( 4.1%)
2021	\$7,594,911,339	\$6,951,838,739	91.5%	\$7,618,085,733	\$6,341,675,193	83.2%	1.4%
2022	\$8,323,275,271	\$6,784,100,836	81.5%	\$8,284,139,282	\$6,785,450,099	81.9%	9.6%

## TOTAL ACCIDENT & HEALTH

Year	Direct Premiums Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% of Change in Premium
2013	\$8,132,271,026	\$6,452,592,963	79.3%	\$8,147,875,452	\$6,519,529,871	80.0%	2.0%
2014	\$8,566,352,459	\$6,860,000,641	80.1%	\$8,594,581,454	\$6,979,857,323	81.2%	5.3%
2015	\$9,193,669,241	\$7,311,042,490	79.5%	\$9,149,411,973	\$7,398,322,416	80.9%	7.3%
2016	\$9,793,285,565	\$7,649,653,524	78.1%	\$9,792,090,858	\$7,702,672,476	78.7%	6.5%
2017	\$10,504,626,607	\$8,015,776,881	76.3%	\$10,426,679,903	\$8,030,707,342	77.0%	7.3%
2018	\$10,850,809,852	\$8,537,273,710	78.7%	\$10,894,688,638	\$8,541,787,963	78.4%	3.3%
2019	\$11,256,594,400	\$9,003,786,293	80.0%	\$11,271,236,063	\$9,114,703,339	80.9%	3.7%
2020	\$11,164,428,169	\$8,676,230,447	77.7%	\$11,182,700,949	\$8,678,916,655	77.6%	( 0.8%)
2021	\$12,117,109,089	\$10,542,214,819	87.0%	\$12,162,834,670	\$10,004,580,052	82.3%	8.5%
2022	\$13,193,837,879	\$10,714,293,299	81.2%	\$13,152,753,228	\$10,774,181,335	81.9%	8.9%

## 4 Individual Life Insurance by Line of Business by Company

### INDIVIDUAL: WHOLE LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
1891 Financial Life	0.0%	194	\$46,650	\$17	\$78,976	169.3%
5 Star Life Insurance Company	0.1%	101	\$479,649	\$0	\$465,905	97.1%
AAA Life Insurance Company	0.1%	67	\$1,249,027	\$0	\$206,229	16.5%
AMICA Life Insurance Company	0.0%	188	\$56,238	\$0	\$0	0.0%
Ability Insurance Company	0.0%	311	\$126	\$1,353	\$0	1073.8%
Accendo Insurance Company	0.2%	59	\$1,499,185	\$0	\$119,084	7.9%
Accordia Life & Annuity Company	0.0%	165	\$104,979	\$71,132	\$204,572	262.6%
Aetna Life Insurance Company	0.1%	98	\$526,183	\$419,549	\$1,053,111	279.9%
Allianz Life Insurance Co Of North America	0.1%	95	\$566,823	\$0	\$1,062,241	187.4%
American Amicable Life Insurance Co of TX	0.3%	49	\$2,407,382	\$1,670	\$772,040	32.1%
American Bankers Life Assurance Of Florida	0.0%	231	\$17,898	\$0	\$61,669	344.6%
American Benefit Life Insurance Company	0.0%	233	\$15,890	\$0	\$23,409	147.3%
American Continental Insurance Company	0.1%	86	\$885,975	\$0	\$729,264	82.3%
American Equity Investment Life Ins Co	0.0%	204	\$37,794	\$0	\$0	0.0%
American Family Life Assurance Co of Col.	0.2%	64	\$1,367,638	\$0	\$971,229	71.0%
American Family Life Insurance Company	2.7%	9	\$23,286,415	\$1,671,757	\$19,118,913	89.3%
American Fidelity Assurance Company	0.2%	65	\$1,341,605	\$922	\$828,863	61.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
American Fidelity Life Insurance Company	0.0%	158	\$117,021	\$433	\$171,755	147.1%
American General Life Insurance Co	1.1%	20	\$9,164,513	\$135,777	\$7,665,270	85.1%
American Health & Life Insurance Company	0.0%	229	\$19,506	\$2,050	\$125,890	655.9%
American Heritage Life Insurance Company	0.0%	294	\$957	\$0	\$2,001	209.1%
American Home Life Insurance Company	0.1%	73	\$1,142,811	\$14,996	\$1,191,390	105.6%
American Income Life Insurance Co	2.2%	12	\$18,949,083	\$391	\$6,826,713	36.0%
American Life & Security Corp	0.0%	200	\$42,235	\$114	\$2,401,434	5686.2%
American Memorial Life Insurance Company	0.1%	70	\$1,168,896	\$2	\$800,874	68.5%
American National Insurance Company	0.3%	46	\$2,826,555	\$28,255	\$18,195,289	644.7%
American National Life Ins Co Of TX	0.0%	260	\$6,813	\$0	\$0	0.0%
American Progressive Life & Health Ins Co of NY	0.0%	267	\$5,623	\$0	\$8,020	142.6%
American Public Life Insurance Company	0.0%	283	\$2,498	\$0	\$0	0.0%
American Republic Corp Insurance Company	0.0%	303	\$336	\$0	\$0	0.0%
American Republic Insurance Company	0.0%	139	\$182,263	\$37,309	\$416,034	248.7%
American Retirement Life Insurance Company	0.0%	292	\$1,083	\$0	\$0	0.0%
American United Life Insurance Company	0.7%	28	\$5,815,007	\$435,348	\$2,268,021	46.5%
Americo Financial Life & Annuity Ins Co	0.5%	37	\$4,418,191	\$3,856	\$2,300,415	52.2%
Ameritas Life Insurance Corp	0.2%	58	\$1,603,233	\$152,091	\$1,591,148	108.7%
Anthem Life Insurance Company	0.0%	315	\$0	\$0	\$5,125	—
Assured Life Association	0.0%	265	\$5,695	\$772	\$27,874	503.0%
Assurity Life Insurance Company	0.1%	77	\$1,074,044	\$268,946	\$2,129,495	223.3%
Athene Annuity & Life Assurance Company	0.0%	132	\$207,921	\$5,042	\$679,100	329.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Athene Annuity & Life Assurance Co of NY	0.0%	180	\$66,582	\$0	\$523,476	786.2%
Athene Annuity & Life Company	0.1%	94	\$592,948	\$470,753	\$2,712,531	536.9%
Atlanta Life Insurance Company	0.0%	243	\$13,703	\$10	\$100,467	733.2%
Aurora National Life Assurance Company	0.0%	152	\$125,210	\$0	\$851,123	679.8%
Auto Club Life Insurance Company	0.0%	288	\$1,714	\$0	\$0	0.0%
Auto Owners Life Insurance Company	0.1%	90	\$685,338	\$0	\$185,665	27.1%
Baltimore Life Insurance Company The	0.1%	74	\$1,128,579	\$2,221	\$292,912	26.2%
Bankers Fidelity Life Insurance Company	0.0%	209	\$33,688	\$0	\$10,151	30.1%
Bankers Life & Casualty Company	1.0%	23	\$8,530,657	\$18,840	\$7,041,567	82.8%
Banner Life Insurance Company	0.0%	199	\$43,842	\$0	\$70,022	159.7%
Beneficial Life Insurance Company	0.0%	138	\$184,385	\$3,732	\$15,115	10.2%
Berkley Life & Health Insurance Company	0.0%	264	\$5,847	\$0	\$23,000	393.4%
Boston Mutual Life Insurance Company	0.6%	32	\$5,287,223	\$6,692	\$3,235,513	61.3%
Brighthouse Life Insurance Company	0.4%	41	\$3,557,335	\$454,527	\$2,401,807	80.3%
C M Life Insurance Company	0.0%	130	\$234,440	\$0	\$160,853	68.6%
CICA Life Insurance Company Of America	0.0%	133	\$203,670	\$541	\$504,461	248.0%
CIGNA Health & Life Insurance Company	0.0%	305	\$226	\$0	\$0	0.0%
CIGNA National Health Insurance Company	0.0%	253	\$8,921	\$0	\$7,318	82.0%
CMFG Life Insurance Company	0.8%	24	\$7,144,658	\$273,916	\$3,822,737	57.3%
CSA Fraternal Life	0.0%	236	\$15,002	\$0	\$197,677	1317.7%
Canada Life Assurance Company	0.0%	232	\$17,685	\$0	\$498	2.8%
Capitol Life Insurance Company	0.0%	108	\$429,713	\$0	\$4,865,860	1132.4%
Catholic Financial Life	0.0%	128	\$254,939	\$16,290	\$933,087	372.4%
Catholic Holy Family Society	0.5%	35	\$4,700,446	\$0	\$2,794,916	59.5%
Catholic Order Of Foresters	0.0%	193	\$48,047	\$18,630	\$95,500	237.5%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Central Security Life Insurance Co	0.0%	182	\$61,634	\$1,347	\$181,584	296.8%
Central States Health & Life Co Of Omaha	0.0%	257	\$8,271	\$0	\$36,706	443.8%
Chesapeake Life Insurance Company The	0.0%	117	\$317,700	\$16	\$391,433	123.2%
Christian Fidelity Life Insurance Co	0.0%	129	\$251,136	\$0	\$377,201	150.2%
Church Life Insurance Corporation	0.0%	304	\$313	\$0	\$1,170,432	373940%
Cincinnati Life Insurance Company The	0.2%	66	\$1,334,535	\$0	\$447,422	33.5%
Citizens Security Life Ins Co	0.0%	186	\$57,980	\$0	\$81,179	140.0%
Clear Spring Life & Annuity Company	0.0%	252	\$9,855	\$0	\$4,930	50.0%
Clover Insurance Company	0.0%	224	\$20,970	\$0	\$8,703	41.5%
Colonial Life & Accident Insurance Company	0.2%	63	\$1,374,546	\$0	\$303,077	22.0%
Colonial Penn Life Insurance Company	0.0%	131	\$214,310	\$0	\$176,280	82.3%
Columbian Life Insurance Company	0.4%	42	\$3,284,686	\$0	\$3,040,232	92.6%
Columbian Mutual Life Insurance Co	0.0%	176	\$69,308	\$0	\$16,308	23.5%
Columbus Life Insurance Company	0.0%	219	\$23,683	\$43,388	\$123,671	705.4%
Combined Insurance Co Of America	0.1%	84	\$939,030	\$0	\$1,384,094	147.4%
Commonwealth Annuity & Life Insurance Co	0.0%	222	\$21,494	\$44,302	\$25,892	326.6%
Compbenefits Insurance Company	0.0%	285	\$1,904	\$0	\$0	0.0%
Connecticut General Life Ins Co	0.1%	87	\$876,805	\$106,090	\$3,116,121	367.5%
Continental General Insurance Company	0.0%	137	\$190,251	\$220	\$190,039	100.0%
Continental Life Ins Co Of Brentwood TN	0.0%	109	\$428,111	\$0	\$303,326	70.9%
Country Investors Life Assurance Company	0.0%	302	\$355	\$0	\$0	0.0%
Country Life Insurance Company	0.6%	33	\$5,102,172	\$1,010,515	\$3,275,052	84.0%
Croatian Fraternal Union Of America	0.0%	237	\$14,870	\$1,758	\$0	11.8%
Csi Life Insurance Company	0.0%	286	\$1,844	\$0	\$534	29.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Dearborn Life Insurance Company	0.0%	181	\$63,121	\$0	\$153,334	242.9%
Delaware Life Insurance Company	0.0%	320	\$0	\$0	\$2,033,041	—
ELCO Mutual Life & Annuity	0.0%	147	\$149,502	\$570	\$1,534	1.4%
EMC National Life Company	0.2%	57	\$1,763,622	\$5,624	\$906,149	51.7%
Empower Annuity Insurance Company Of America	0.7%	31	\$5,650,102	\$0	\$7,145,279	126.5%
Encova Life Insurance Company	0.0%	227	\$19,875	\$0	\$38,000	191.2%
Equitable Financial Life & Annuity Company	0.0%	153	\$123,310	\$0	\$7,731	6.3%
Equitable Financial Life Insurance Company	0.1%	76	\$1,079,645	\$1,880,761	\$22,081,965	2219.5%
Equitrust Life Insurance Company	0.0%	306	\$180	\$0	\$0	0.0%
Everlake Assurance Company	0.0%	136	\$193,635	\$0	\$6,562	3.4%
Everlake Life Insurance Company	0.0%	114	\$327,762	\$0	\$526,077	160.5%
Everly Life Insurance Company	0.0%	143	\$169,296	\$905	\$69,858	41.8%
Family Heritage Life Insurance Co Of America	0.0%	146	\$150,779	\$0	\$63,808	42.3%
Family Life Insurance Company	0.0%	135	\$196,938	\$0	\$488,144	247.9%
Family Service Life Insurance Company	0.0%	314	\$13	\$0	\$48,971	376700%
Farm Bureau Life Ins Co of MO	3.2%	8	\$28,100,908	\$2,779,310	\$19,508,166	79.3%
Farmers New World Life Insurance Company	0.1%	105	\$461,692	\$0	\$1,935,245	419.2%
Federal Life Insurance Company	0.0%	196	\$45,366	\$925	\$78,980	176.1%
Federated Life Insurance Company	0.0%	259	\$6,816	\$0	\$0	0.0%
Fidelity & Guaranty Life Insurance Company	0.0%	223	\$21,022	\$3,486	\$47,910	244.5%
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	212	\$30,181	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Fidelity Security Life Insurance Company	0.0%	175	\$71,352	\$0	\$491,672	689.1%
First Allmerica Financial Life Insurance Co	0.0%	198	\$44,148	\$84,243	\$406,048	1110.6%
First Catholic Slovak Ladies Assn of the US of A	0.0%	251	\$10,048	\$6,162	\$195,652	2008.5%
First Catholic Slovak Union of the US & Canada	0.0%	301	\$425	\$60	\$1,462	358.1%
First Guaranty Insurance Company	0.0%	256	\$8,568	\$0	\$26,550	309.9%
First Health Life & Health Insurance Company	0.0%	269	\$5,120	\$0	\$0	0.0%
Forethought Life Insurance Company	0.5%	36	\$4,617,067	\$0	\$151,080,127	3272.2%
Funeral Directors Life Insurance Co	0.3%	50	\$2,381,606	\$376	\$760,163	31.9%
GBU Financial Life	0.0%	203	\$39,217	\$8,160	\$105,021	288.6%
Garden State Life Insurance Company	0.0%	210	\$32,298	\$0	\$49,500	153.3%
Genworth Life & Annuity Insurance Company	0.0%	195	\$46,182	\$0	\$92,610	200.5%
Genworth Life Insurance Company	0.0%	300	\$499	\$0	\$0	0.0%
Gerber Life Insurance Company	1.2%	17	\$10,297,184	\$0	\$4,899,880	47.6%
Gleaner Life Insurance Society	0.0%	226	\$20,084	\$1,212	\$13,760	74.5%
Globe Life & Accident Insurance Company	0.7%	30	\$5,712,310	\$4,255	\$2,014,830	35.3%
Government Personnel Mutual Life Insurance Co	0.0%	197	\$44,316	\$25,939	\$279,604	689.5%
Gpm Health & Life Insurance Company	0.0%	290	\$1,324	\$0	\$7,484	565.3%
Grange Life Insurance Company	0.0%	216	\$25,467	\$0	\$141,527	555.7%
Great Southern Life Insurance Company	0.0%	234	\$15,829	\$54	\$66,309	419.2%
Great Western Insurance Company	0.1%	78	\$1,035,727	\$0	\$494,225	47.7%
Guarantee Trust Life Insurance Company	0.1%	88	\$707,528	\$0	\$280,053	39.6%
Guaranty Income Life Insurance Company	0.0%	228	\$19,508	\$629	\$105,442	543.7%



Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Guardian Life Insurance Company Of America	2.6%	10	\$22,897,860	\$4,737,888	\$21,521,575	114.7%
HCC Life Insurance Company	0.0%	278	\$3,033	\$0	\$0	0.0%
Heartland National Life Insurance Company	0.0%	282	\$2,500	\$0	\$11,584	463.4%
Homesteaders Life Company	0.0%	202	\$40,573	\$0	\$159,191	392.4%
Horace Mann Life Insurance Company	0.1%	93	\$598,030	\$0	\$799,657	133.7%
Humana Insurance Company	0.0%	317	\$0	\$0	\$29,014	—
HumanaDental Insurance Company	0.0%	241	\$14,025	\$0	\$21,963	156.6%
IA American Life Insurance Company	0.0%	166	\$103,131	\$319	\$15,545	15.4%
Ibexis Life & Annuity Insurance Company	0.0%	220	\$22,695	\$18	\$68,738	303.0%
IdeaLife Insurance Company	0.0%	245	\$12,953	\$0	\$102,254	789.4%
Illinois Mutual Life Insurance Company	0.1%	103	\$477,956	\$47,125	\$219,905	55.9%
Integrity Life Insurance Company	0.0%	291	\$1,276	\$0	\$0	0.0%
Investors Heritage Life Insurance Company	0.0%	207	\$35,182	\$2,212	\$42,242	126.4%
Investors Life Insurance Co Of North America	0.0%	230	\$18,031	\$343	\$92,501	514.9%
Jackson National Life Insurance Company	0.3%	45	\$2,899,995	\$255,416	\$15,609,663	547.1%
Jefferson National Life Insurance Company	0.0%	214	\$28,451	\$66,690	\$57,850	437.7%
Kansas City Life Insurance Company	0.1%	102	\$478,017	\$134,704	\$1,167,148	272.3%
Knights Of Columbus	4.1%	5	\$35,260,649	\$6,876,198	\$22,987,633	84.7%
Lafayette Life Insurance Company The	3.2%	7	\$28,108,602	\$8,302,883	\$10,199,396	65.8%
Legacy Life Insurance Company Of Missouri	0.0%	177	\$69,076	\$0	\$956	1.4%
Lewer Life Insurance Company	0.0%	312	\$85	\$0	\$0	0.0%
Liberty Bankers Life Insurance Company	0.1%	99	\$495,691	\$0	\$114,445	23.1%
Liberty National Life Insurance Company	0.8%	27	\$6,519,692	\$12	\$766,666	11.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Life Insurance Company Of The Southwest	0.0%	184	\$59,812	\$344	\$12,389	21.3%
LifeSecure Insurance Company	0.0%	240	\$14,093	\$0	\$62,814	445.7%
Lincoln Benefit Life Company	0.0%	154	\$121,652	\$2,065	\$15,842	14.7%
Lincoln Heritage Life Insurance Company	0.7%	29	\$5,721,285	\$1,430	\$3,600,907	63.0%
Lincoln Life & Annuity Company Of New York	0.0%	293	\$981	\$2,640	\$0	269.1%
Lincoln National Life Insurance Company, The	0.0%	126	\$267,793	\$212,591	\$3,066,711	1224.6%
Loyal American Life Insurance Company	0.0%	150	\$130,522	\$2,052	\$255,161	197.1%
Loyal Christian Benefit Association	0.0%	299	\$522	\$0	\$0	0.0%
Lumico Life Insurance Company	0.2%	54	\$1,951,011	\$0	\$515,732	26.4%
MONY Life Insurance Company	0.1%	82	\$961,476	\$821,326	\$3,220,066	420.3%
Madison National Life Insurance Company Inc	0.0%	172	\$74,151	\$386	\$119,698	161.9%
Manhattan Life Insurance Company	0.0%	287	\$1,823	\$2,025	\$109,051	6093.0%
Manhattan National Life Insurance Company	0.0%	246	\$12,063	\$0	\$57,309	475.1%
Manhattanlife Insurance & Annuity Company	0.0%	217	\$24,718	\$1,053	\$223,747	909.5%
Massachusetts Mutual Life Insurance Company	6.6%	2	\$57,477,193	\$23,756,804	\$40,994,282	112.7%
Massmutual Ascend Life Insurance Company	0.0%	201	\$42,231	\$0	\$10,621	25.1%
Medico Insurance Company	0.0%	208	\$35,036	\$5,453	\$28,511	96.9%
Members Life Insurance Company	0.1%	89	\$700,010	\$0	\$196,469	28.1%
Metropolitan Life Insurance Company	0.3%	43	\$3,023,127	\$9,265,483	\$50,616,196	1980.8%
Metropolitan Tower Life Insurance Company	1.0%	22	\$8,880,757	\$4,055,289	\$16,002,042	225.9%
Midland National Life Insurance Company	3.3%	6	\$28,331,434	\$13,710	\$9,083,000	32.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Midwest National Life Ins Co of TN	0.0%	161	\$109,464	\$1,475	\$51,394	48.3%
Midwestern United Life Insurance Company	0.0%	248	\$10,437	\$3,018	\$26,602	283.8%
Minnesota Life Insurance Company	0.1%	72	\$1,154,348	\$310,819	\$1,297,128	139.3%
Modern Woodmen Of America	0.3%	44	\$2,944,392	\$337,609	\$3,765,569	139.4%
Mountain Life Insurance Company	0.0%	244	\$13,040	\$0	\$25,345	194.4%
Mutual Of America Life Insurance Company	0.0%	255	\$8,581	\$0	\$0	0.0%
Nassau Life & Annuity Company	0.1%	97	\$534,121	\$0	\$976,239	182.8%
Nassau Life Insurance Company	0.4%	40	\$3,839,621	\$3,017,825	\$19,223,351	579.3%
Nassau Life Insurance Company Of Kansas	0.0%	157	\$117,939	\$0	\$297,932	252.6%
National Benefit Life Insurance Company	0.0%	113	\$331,754	\$0	\$83,728	25.2%
National Farmers Unions Life Insurance Co	0.0%	266	\$5,638	\$614	\$175,000	3114.8%
National Guardian Life Insurance Company	0.0%	167	\$94,790	\$3,902	\$197,663	212.6%
National Life Insurance Company	0.5%	38	\$3,985,867	\$1,621,421	\$3,965,761	140.2%
National Slovak Society Of The USA	0.0%	271	\$4,668	\$526	\$39,659	860.9%
National Teachers Associates Life Insurance Co	0.0%	215	\$26,216	\$0	\$0	0.0%
National Western Life Insurance Company	0.0%	183	\$61,428	\$0	\$231,218	376.4%
Nationwide Life & Annuity Insurance Company	0.0%	120	\$304,657	\$497	\$30,000	10.0%
Nationwide Life Insurance Company	0.0%	122	\$296,010	\$207,648	\$516,039	244.5%
New England Life Insurance Company	0.0%	148	\$143,750	\$25,012	\$170,535	136.0%
New Era Life Insurance Company	0.0%	319	\$0	\$0	\$186	—
New York Life Insurance Company	6.2%	3	\$53,434,737	\$22,695,367	\$56,352,378	147.9%
North American Co For Life & Health Insurance	0.0%	119	\$305,921	\$0	\$230,234	75.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Northwestern Mutual Life Insurance Company	22.0%	1	\$190,618,636	\$111,080,591	\$149,973,477	137.0%
Occidental Life Insurance Company Of NC	0.1%	92	\$599,445	\$1,285	\$201,122	33.8%
Ohio National Life Insurance Company The	1.1%	18	\$9,699,606	\$1,475,539	\$2,111,625	37.0%
Ohio State Life Insurance Company The	0.0%	276	\$3,350	\$516	\$21,960	670.9%
Old American Insurance Company	0.8%	25	\$7,018,283	\$0	\$4,687,332	66.8%
Old United Life Insurance Company	0.0%	318	\$0	\$0	\$5,217	—
Oxford Life Insurance Company	0.2%	61	\$1,409,116	\$0	\$4,725,279	335.3%
Ozark National Life Insurance Company	1.8%	13	\$16,013,835	\$43,879	\$12,228,281	76.6%
PHL Variable Insurance Company	0.0%	189	\$55,456	\$0	\$3,675	6.6%
PRUCO Life Insurance Company	0.0%	258	\$7,367	\$0	\$0	0.0%
Pacific Guardian Life Insurance Company Ltd	0.0%	275	\$3,929	\$0	\$0	0.0%
Pacific Life Insurance Company	0.2%	55	\$1,821,431	\$17,031	\$174,010	10.5%
Pan American Assurance Company	0.0%	140	\$177,575	\$0	\$233,234	131.3%
Pan–American Life Insurance Company	0.3%	47	\$2,804,773	\$123,294	\$3,094,698	114.7%
Park Avenue Life Insurance Company	0.0%	313	\$19	\$0	\$0	0.0%
Paul Revere Life Insurance Company	0.0%	277	\$3,221	\$0	\$48,896	1518.0%
Pekin Life Insurance Company	0.1%	96	\$562,844	\$265	\$256,451	45.6%
Penn Mutual Life Insurance Company The	1.5%	15	\$12,953,655	\$1,132,989	\$7,819,379	69.1%
Philadelphia American Life Insurance Company	0.0%	121	\$297,677	\$0	\$19,464	6.5%
Physicians Life Insurance Company	0.0%	112	\$336,153	\$0	\$321,272	95.6%
Pioneer American Insurance Company	0.2%	53	\$2,018,290	\$0	\$597,320	29.6%
Pioneer Mutual Life Insurance Company	0.0%	310	\$134	\$1,209	\$0	902.2%
Pioneer Security Life Insurance Company	0.0%	127	\$263,834	\$233	\$30,496	11.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Polish National Alliance Of The United States Of North America	0.0%	206	\$35,442	\$2,415	\$68,298	199.5%
Polish Roman Catholic Union Of America	0.0%	273	\$4,149	\$423	\$52,084	1265.5%
Principal Life Insurance Company	0.1%	75	\$1,090,753	\$1,199,229	\$3,577,121	437.9%
Protective Life & Annuity Insurance Company	0.0%	280	\$2,639	\$1,177	\$15,000	613.0%
Protective Life Insurance Company	0.1%	79	\$1,009,808	\$31,568	\$641,163	66.6%
Provident American Life & Health Insurance Co	0.0%	268	\$5,134	\$0	\$0	0.0%
Provident Life & Accident Insurance Company	0.5%	39	\$3,922,321	\$0	\$1,571,055	40.1%
Prudential Insurance Company Of America The	1.1%	19	\$9,677,409	\$22,975,419	\$64,256,635	901.4%
Puritan Life Insurance Company Of America	0.0%	178	\$67,926	\$0	\$180,420	265.6%
RGA Reinsurance Company	0.1%	107	\$435,747	\$279,705	\$1,280,788	358.1%
Reliance Standard Life Insurance Company	0.0%	238	\$14,692	\$216	\$0	1.5%
Reliastar Life Ins Co of NY	0.0%	316	\$0	\$2,017	\$70,325	—
Reliastar Life Insurance Company	0.1%	100	\$485,353	\$156,465	\$563,996	148.4%
Reserve National Insurance Company	0.0%	124	\$289,301	\$0	\$318,796	110.2%
Riversource Life Insurance Company	0.0%	262	\$6,343	\$0	\$2,586	40.8%
Royal Neighbors Of America	0.3%	51	\$2,195,506	\$29,835	\$1,680,313	77.9%
S USA Life Insurance Company Inc	0.1%	80	\$980,023	\$0	\$30,797	3.1%
Sagicor Life Insurance Company	0.1%	81	\$969,782	\$769	\$731,182	75.5%
Sbli USA Life Insurance Company Inc	0.0%	261	\$6,458	\$6,030	\$128,536	2083.7%
Securian Life Insurance Company	0.0%	159	\$111,613	\$0	\$1,068,042	956.9%
Security Benefit Life Insurance Company	0.0%	116	\$319,336	\$83,522	\$492,014	180.2%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Security Life Of Denver Insurance Company	0.0%	144	\$166,691	\$44,396	\$51,599	57.6%
Security Mutual Life Insurance Company Of NY	0.2%	56	\$1,786,016	\$114,592	\$667,591	43.8%
Security National Life Insurance Company	0.1%	69	\$1,186,879	\$53	\$623,781	52.6%
Senior Life Insurance Company	0.2%	52	\$2,026,808	\$0	\$886,904	43.8%
Sentinel American Life Insurance Co	0.0%	307	\$161	\$0	\$0	0.0%
Sentry Life Insurance Company (l&h Acct)	0.0%	142	\$175,928	\$2,768	\$79,265	46.6%
Shelter Life Insurance Company	1.0%	21	\$8,975,745	\$841,456	\$5,021,057	65.3%
Shenandoah Life Insurance Company	0.0%	164	\$105,414	\$1,068	\$469,593	446.5%
Silac Insurance Company	0.1%	104	\$468,894	\$0	\$3,268,252	697.0%
Slovene National Benefit Society	0.0%	247	\$10,606	\$497	\$5,170	53.4%
Sons Of Norway	0.0%	111	\$344,490	\$263	\$27,117	7.9%
Standard Insurance Company	0.0%	192	\$48,614	\$38,238	\$336,986	771.8%
Standard Life & Accident Insurance Company	0.0%	134	\$197,691	\$3,726	\$261,008	133.9%
Standard Life & Casualty Company	0.0%	263	\$5,877	\$0	\$9,363	159.3%
Standard Security Life Insurance Co Of NY	0.0%	289	\$1,559	\$27	\$3	1.9%
Starmount Life Insurance Company	0.0%	155	\$121,089	\$0	\$136,791	113.0%
State Farm Life Insurance Company	5.3%	4	\$45,641,885	\$15,399,037	\$37,014,814	114.8%
State Life Insurance Company	1.5%	16	\$12,806,156	\$10,366	\$6,318,929	49.4%
State Mutual Insurance Company	0.0%	173	\$72,653	\$3,922	\$227,364	318.3%
Sterling Investors Life Insurance Company	0.0%	211	\$31,621	\$0	\$2,169	6.9%
Sterling Life Insurance Company	0.0%	174	\$72,107	\$0	\$36,196	50.2%
Sun Life Assurance Company Of Canada	0.1%	85	\$934,062	\$783,521	\$10,697,328	1229.1%
Supreme Council of the Roayl Arcanum	0.0%	179	\$67,821	\$896	\$30,480	46.3%
Surety Life Insurance Company	0.0%	297	\$644	\$0	\$10,760	1670.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Symetra Life Insurance Company	0.0%	191	\$51,159	\$92	\$194,600	380.6%
Symetra National Life Insurance Company	0.0%	281	\$2,632	\$0	\$2,423	92.1%
Talcott Resolution Life & Annuity Ins Co	0.0%	279	\$2,844	\$0	\$4,295	151.0%
Texas Life Insurance Company	0.1%	106	\$442,336	\$525,503	\$338,933	195.4%
The Independent Order Of Foresters, U.s. Branch	0.5%	34	\$4,763,800	\$257,922	\$3,705,980	83.2%
The Reliable Life Insurance Company	0.8%	26	\$6,915,322	\$0	\$8,815,549	127.5%
The Savings Bank Mutual Life Ins Co of MA	0.0%	162	\$108,723	\$16,976	\$70,548	80.5%
Thrivent Financial For Lutherans	1.5%	14	\$13,090,033	\$5,539,278	\$18,295,813	182.1%
Tier One Insurance Company	0.0%	218	\$24,575	\$0	\$959	3.9%
Trans World Assurance Company	0.0%	156	\$118,662	\$0	\$28,000	23.6%
Transamerica Financial Life Ins Co	0.0%	225	\$20,154	\$0	\$150,000	744.3%
Transamerica Life Insurance Company	2.2%	11	\$19,387,152	\$91,209	\$15,987,014	82.9%
Truspire Retirement Insurance Company	0.0%	190	\$52,845	\$0	\$58,666	111.0%
Trustmark Insurance Company	0.0%	185	\$58,195	\$7,391	\$108,907	199.8%
U.s. Financial Life Insurance Company	0.0%	298	\$594	\$0	\$33	5.6%
US Alliance Life & Security Company	0.0%	239	\$14,233	\$0	\$0	0.0%
USA Life One Insurance Company Of Indiana	0.0%	295	\$882	\$0	\$2,932	332.4%
USAA Life Insurance Company	0.2%	60	\$1,456,617	\$429,622	\$666,418	75.2%
Unified Life Insurance Company	0.0%	169	\$83,924	\$1,360	\$209,764	251.6%
Union Fidelity Life Insurance Company	0.0%	213	\$29,839	\$0	\$66,954	224.4%
Union Labor Life Insurance Company	0.0%	284	\$2,255	\$431	\$10,000	462.6%
Union Security Insurance Company	0.0%	163	\$106,587	\$1,621	\$492,921	464.0%
United American Insurance Company	0.0%	141	\$176,595	\$0	\$222,632	126.1%
United Commercial Travelers Of America	0.0%	235	\$15,711	\$0	\$44,389	282.5%
United Fidelity Life Insurance Company	0.0%	171	\$79,855	\$16,115	\$538,892	695.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
United Healthcare Life Insurance Company	0.0%	270	\$5,073	\$0	\$0	0.0%
United Heritage Life Insurance Company	0.1%	71	\$1,157,807	\$1,773	\$1,525,141	131.9%
United Home Life Insurance Company	0.1%	68	\$1,224,686	\$0	\$926,235	75.6%
United Insurance Company Of America	0.0%	242	\$14,010	\$0	\$60,917	434.8%
United Life Insurance Company	0.1%	83	\$954,915	\$0	\$828,565	86.8%
United National Life Ins Co of America	0.0%	205	\$35,895	\$0	\$62,744	174.8%
United Of Omaha Life Insurance Company	0.0%	125	\$282,499	\$60	\$667,218	236.2%
United Security Assurance Company Of PA	0.0%	308	\$157	\$0	\$0	0.0%
United States Life Insurance Co New York	0.0%	249	\$10,228	\$1,739	\$77,523	775.0%
Unity Financial Life Insurance Company	0.0%	110	\$424,168	\$0	\$538,993	127.1%
Universal Guaranty Life Insurance Company	0.0%	149	\$139,029	\$7,481	\$488,150	356.5%
Unum Insurance Company	0.0%	272	\$4,649	\$0	\$257,396	5536.6%
Unum Life Insurance Company Of America	0.0%	145	\$162,473	\$141,084	\$1,311,939	894.3%
Usable Life	0.0%	221	\$21,717	\$0	\$8,201	37.8%
Vantis Life Insurance Company	0.0%	170	\$80,798	\$384	\$1,595,130	1974.7%
Venerable Insurance & Annuity Company	0.0%	168	\$93,780	\$116,423	\$347,376	494.6%
Voya Retirement Insurance & Annuity Company	0.0%	118	\$313,828	\$0	\$917,084	292.2%
Washington National Insurance Company	0.0%	151	\$127,095	\$9,210	\$842,876	670.4%
West Coast Life Insurance Company	0.0%	187	\$57,485	\$148,241	\$54,318	352.4%
Western & Southern Life Insurance Company	0.3%	48	\$2,512,785	\$1,205,036	\$4,208,371	215.4%
Western Catholic Union	0.1%	91	\$618,094	\$0	\$1,093,599	176.9%
Western Southern Life Assurance Company	0.0%	274	\$3,970	\$0	\$0	0.0%
Western United Life Assurance Company	0.0%	309	\$146	\$0	\$0	0.0%



Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Wilcac Life Insurance Company	0.0%	115	\$323,698	\$128,550	\$6,355,741	2003.2%
William Penn Association	0.0%	254	\$8,625	\$3,620	\$39,178	496.2%
Wilton Reassurance Life Company Of New York	0.0%	160	\$110,816	\$0	\$339,805	306.6%
Woman's Life Insurance Society	0.0%	250	\$10,186	\$2,144	\$58,648	596.8%
Woodmen Of The World Life Insurance Society	0.0%	123	\$293,591	\$44,724	\$366,952	140.2%
Zurich American Life Insurance Company	0.0%	296	\$874	\$0	\$0	0.0%
<b>Total</b>	<b>100.0%</b>		<b>\$866,845,398</b>	<b>\$261,946,376</b>	<b>\$1,028,808,634</b>	<b>148.9%</b>

## INDIVIDUAL: TERM LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
1891 Financial Life	0.0%	218	\$5,645	\$0	\$0	0.0%
5 Star Life Insurance Company	0.0%	110	\$235,729	\$0	\$30,000	12.7%
AAA Life Insurance Company	0.5%	36	\$3,152,521	\$0	\$1,755,875	55.7%
AMICA Life Insurance Company	0.1%	98	\$337,441	\$0	\$35,159	10.4%
Accordia Life & Annuity Company	0.0%	104	\$300,914	\$0	\$700,491	232.8%
Allianz Life Insurance Co Of North America	0.0%	103	\$305,613	\$0	\$270,771	88.6%
American Amicable Life Insurance Co of TX	0.2%	65	\$1,379,198	\$0	\$178,516	12.9%
American Bankers Life Assurance Of Florida	0.0%	240	\$1,898	\$0	\$6,538	344.5%
American Family Life Assurance Co of Col.	0.4%	39	\$2,710,703	\$0	\$162,718	6.0%
American Family Life Insurance Company	4.1%	8	\$25,438,361	\$7,063	\$11,035,034	43.4%
American Fidelity Assurance Company	0.5%	33	\$3,238,486	\$109,092	\$3,697,473	117.5%
American General Life Insurance Co	5.2%	5	\$32,483,582	\$21,377	\$8,559,857	26.4%
American Health & Life Insurance Company	0.0%	111	\$222,739	\$0	\$127,006	57.0%
American Heritage Life Insurance Company	0.1%	100	\$325,782	\$0	\$433,301	133.0%
American Home Life Insurance Company	0.0%	102	\$306,539	\$0	\$274,792	89.6%
American Income Life Insurance Co	0.1%	77	\$869,321	\$0	\$206,136	23.7%
American Memorial Life Insurance Company	0.0%	236	\$2,677	\$0	\$0	0.0%
American National Insurance Company	0.5%	35	\$3,170,364	\$0	\$1,763,104	55.6%
American Public Life Insurance Company	0.0%	212	\$6,713	\$0	\$7,385	110.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
American Republic Insurance Company	0.0%	116	\$175,067	\$0	\$10,787	6.2%
American United Life Insurance Company	0.1%	79	\$718,455	\$0	\$0	0.0%
Americo Financial Life & Annuity Ins Co	0.3%	55	\$1,959,642	\$0	\$1,652,143	84.3%
Ameritas Life Insurance Corp	0.2%	62	\$1,536,625	\$0	\$3,280,957	213.5%
Anthem Life Insurance Company	0.0%	138	\$100,045	\$0	\$391,000	390.8%
Assured Life Association	0.0%	256	\$312	\$0	\$0	0.0%
Assurity Life Insurance Company	0.2%	71	\$1,011,996	\$0	\$1,508,285	149.0%
Athene Annuity & Life Assurance Company	0.1%	83	\$588,774	\$0	\$1,709,314	290.3%
Athene Annuity & Life Company	0.0%	149	\$75,825	\$1,791	\$17,187	25.0%
Auto Owners Life Insurance Company	0.4%	47	\$2,254,542	\$0	\$2,454,978	108.9%
Baltimore Life Insurance Company The	0.0%	188	\$19,290	\$0	\$87,000	451.0%
Bankers Life & Casualty Company	0.1%	91	\$409,980	\$0	\$250,000	61.0%
Banner Life Insurance Company	4.2%	7	\$25,994,969	\$0	\$20,650,582	79.4%
Beneficial Life Insurance Company	0.0%	137	\$105,363	\$0	\$3,600	3.4%
Berkshire Life Insurance Company Of America	0.0%	201	\$11,772	\$0	\$0	0.0%
Boston Mutual Life Insurance Company	0.0%	241	\$1,867	\$0	\$72,345	3874.9%
Brighthouse Life Insurance Company	1.2%	22	\$7,506,328	\$0	\$16,402,027	218.5%
C M Life Insurance Company	0.0%	114	\$183,890	\$0	\$0	0.0%
CICA Life Insurance Company Of America	0.0%	230	\$3,481	\$0	\$0	0.0%
CIGNA National Health Insurance Company	0.0%	214	\$6,372	\$0	\$0	0.0%
CMFG Life Insurance Company	0.4%	42	\$2,440,357	\$0	\$1,742,022	71.4%
CSA Fraternal Life	0.0%	217	\$5,947	\$0	\$0	0.0%
Canada Life Assurance Company	0.0%	221	\$4,683	\$0	\$132	2.8%
Catholic Financial Life	0.0%	143	\$84,105	\$0	\$100,273	119.2%
Catholic Order Of Foresters	0.0%	193	\$14,186	\$0	\$1,463	10.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Central Security Life Insurance Co	0.0%	234	\$3,011	\$0	\$19,530	648.6%
Central States Health & Life Co Of Omaha	0.0%	200	\$12,213	\$0	\$130,208	1066.1%
Chesapeake Life Insurance Company The	0.1%	82	\$614,448	\$0	\$150,000	24.4%
Church Life Insurance Corporation	0.0%	249	\$700	\$0	\$0	0.0%
Cincinnati Life Insurance Company The	1.5%	17	\$9,364,516	\$0	\$3,779,996	40.4%
Colonial Life & Accident Insurance Company	0.3%	53	\$2,048,234	\$0	\$556,252	27.2%
Colonial Penn Life Insurance Company	0.0%	186	\$20,707	\$0	\$30,258	146.1%
Columbus Life Insurance Company	0.1%	96	\$363,013	\$0	\$0	0.0%
Combined Insurance Co Of America	0.0%	187	\$19,596	\$0	\$0	0.0%
Commonwealth Annuity & Life Insurance Co	0.0%	184	\$21,192	\$0	\$0	0.0%
Continental General Insurance Company	0.0%	151	\$75,018	\$0	\$100,000	133.3%
Continental Life Ins Co Of Brentwood TN	0.0%	213	\$6,426	\$0	\$0	0.0%
Country Life Insurance Company	0.7%	31	\$4,073,750	\$1,704	\$1,861,517	45.7%
Dearborn Life Insurance Company	0.0%	219	\$5,323	\$0	\$0	0.0%
Delaware American Life Insurance Company	0.0%	255	\$327	\$0	\$0	0.0%
Direct General Life Insurance Company	0.0%	204	\$9,911	\$0	\$0	0.0%
ELCO Mutual Life & Annuity	0.0%	206	\$7,559	\$149	\$50,000	663.4%
EMC National Life Company	0.2%	66	\$1,234,267	\$193	\$224,992	18.2%
Empower Annuity Insurance Company Of America	0.7%	30	\$4,262,357	\$0	\$5,390,299	126.5%
Encova Life Insurance Company	0.0%	203	\$10,803	\$0	\$0	0.0%
Equitable Financial Life & Annuity Company	0.0%	146	\$76,421	\$0	\$129,269	169.2%
Equitable Financial Life Ins Co of Am.	0.0%	118	\$167,836	\$0	\$190,883	113.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Equitable Financial Life Insurance Company	0.6%	32	\$3,847,981	\$0	\$3,065,405	79.7%
Everlake Assurance Company	0.3%	58	\$1,683,598	\$0	\$400,000	23.8%
Everlake Life Insurance Company	0.1%	75	\$914,452	\$0	\$1,263,386	138.2%
Everly Life Insurance Company	0.0%	170	\$36,283	\$0	\$23,356	64.4%
Family Life Insurance Company	0.0%	160	\$53,099	\$0	\$131,614	247.9%
Family Service Life Insurance Company	0.0%	262	\$0	\$0	\$946	—
Farm Bureau Life Ins Co of MO	2.4%	13	\$14,827,457	\$0	\$7,728,576	52.1%
Farmers New World Life Insurance Company	2.5%	12	\$15,490,789	\$0	\$7,304,930	47.2%
Federal Life Insurance Company	0.0%	181	\$24,343	\$0	\$42,379	174.1%
Federated Life Insurance Company	0.4%	41	\$2,525,683	\$0	\$1,510,226	59.8%
Fidelity & Guaranty Life Insurance Company	0.3%	57	\$1,766,471	\$0	\$3,202,079	181.3%
Fidelity Investments Life Insurance Company	0.0%	136	\$107,523	\$0	\$0	0.0%
Fidelity Life Assn A Legal Reserve Life Ins Co	0.3%	50	\$2,174,034	\$46,653	\$1,370,410	65.2%
Fidelity Security Life Insurance Company	0.1%	90	\$422,953	\$0	\$600	0.1%
First Allmerica Financial Life Insurance Co	0.0%	248	\$729	\$0	\$7,857	1077.8%
First Penn—pacific Life Insurance Company	0.2%	60	\$1,547,591	\$0	\$1,266,749	81.9%
Freedom Life Insurance Company Of America	0.5%	37	\$2,980,839	\$0	\$407,017	13.7%
GBU Financial Life	0.0%	211	\$6,894	\$0	\$0	0.0%
Garden State Life Insurance Company	0.0%	106	\$255,565	\$0	\$90,000	35.2%
Genworth Life & Annuity Insurance Company	1.9%	14	\$11,673,027	\$0	\$18,972,053	162.5%
Genworth Life Insurance Company	0.3%	52	\$2,055,506	\$0	\$5,250,123	255.4%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Gerber Life Insurance Company	0.1%	97	\$360,450	\$0	\$172,263	47.8%
Gleaner Life Insurance Society	0.0%	177	\$25,811	\$0	\$0	0.0%
Globe Life & Accident Insurance Company	1.1%	24	\$6,594,903	\$0	\$5,440,761	82.5%
Government Personnel Mutual Life Insurance Co	0.1%	78	\$803,511	\$0	\$375,000	46.7%
Grange Life Insurance Company	0.0%	171	\$33,925	\$0	\$0	0.0%
Great Southern Life Insurance Company	0.0%	120	\$154,396	\$0	\$199,000	128.9%
Guarantee Trust Life Insurance Company	0.0%	131	\$115,838	\$0	\$17,127	14.8%
Guaranty Income Life Insurance Company	0.0%	210	\$7,101	\$0	\$4,558	64.2%
Guardian Life Insurance Company Of America	0.2%	74	\$947,504	\$0	\$302,882	32.0%
Hartford Life & Accident Insurance Company	0.0%	161	\$50,549	\$0	\$288,043	569.8%
Horace Mann Life Insurance Company	0.1%	87	\$523,933	\$0	\$404,790	77.3%
IA American Life Insurance Company	0.0%	176	\$27,249	\$0	\$0	0.0%
IdeaLife Insurance Company	0.0%	194	\$14,079	\$0	\$0	0.0%
Illinois Mutual Life Insurance Company	0.1%	84	\$568,887	\$0	\$625,000	109.9%
Individual Assurance Co Life Health & Accident	0.0%	127	\$127,391	\$0	\$139,544	109.5%
Investors Life Insurance Co Of North America	0.0%	167	\$38,723	\$0	\$8,649	22.3%
Jackson National Life Insurance Company	0.9%	27	\$5,426,845	\$73	\$7,631,231	140.6%
Jefferson National Life Insurance Company	0.0%	148	\$75,959	\$0	\$154,452	203.3%
John Alden Life Insurance Company	0.0%	257	\$203	\$0	\$909	447.8%
Kansas City Life Insurance Company	0.4%	43	\$2,417,529	\$0	\$2,111,492	87.3%
Knights Of Columbus	0.4%	48	\$2,230,864	\$382,504	\$2,257,500	118.3%
Lafayette Life Insurance Company The	0.0%	105	\$259,613	\$557	\$401,003	154.7%
Leaders Life Insurance Company	0.0%	162	\$49,124	\$368	\$0	0.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Legacy Life Insurance Company Of Missouri	0.0%	154	\$63,499	\$0	\$0	0.0%
Liberty National Life Insurance Company	0.2%	73	\$970,565	\$0	\$185,854	19.1%
Life Insurance Company Of North America	0.0%	117	\$172,350	\$0	\$255,098	148.0%
Life Insurance Company Of The Southwest	0.2%	63	\$1,519,025	\$0	\$1,222,336	80.5%
Life Of The South Insurance Company	0.0%	259	\$77	\$0	\$0	0.0%
LifeSecure Insurance Company	0.0%	253	\$497	\$0	\$10,000	2012.1%
Lifeshield National Insurance Co	0.1%	99	\$326,493	\$0	\$94,928	29.1%
Lincoln Benefit Life Company	0.4%	44	\$2,368,398	\$0	\$0	0.0%
Lincoln Heritage Life Insurance Company	0.0%	197	\$13,375	\$0	\$15,000	112.1%
Lincoln Life & Annuity Company Of New York	0.0%	199	\$12,908	\$730	\$8,313	70.1%
Lincoln National Life Insurance Company, The	2.9%	10	\$18,151,824	\$1,176	\$11,828,581	65.2%
Lombard International Life Assurance Company	0.0%	239	\$2,193	\$0	\$0	0.0%
Loyal American Life Insurance Company	0.0%	231	\$3,391	\$0	\$1,932	57.0%
Lumico Life Insurance Company	0.2%	70	\$1,099,743	\$0	\$1,235,000	112.3%
MONY Life Insurance Company	0.0%	107	\$253,970	\$0	\$0	0.0%
Manhattan Life Insurance Company	0.0%	223	\$4,358	\$0	\$0	0.0%
Manhattan National Life Insurance Company	0.0%	109	\$241,242	\$42	\$205,000	85.0%
Manhattanlife Insurance & Annuity Company	0.0%	198	\$13,166	\$561	\$119,182	909.5%
Massachusetts Mutual Life Insurance Company	1.2%	23	\$7,457,721	\$70,549	\$2,297,943	31.8%
Massmutual Ascend Life Insurance Company	0.0%	113	\$216,023	\$0	\$428,400	198.3%
Members Life Insurance Company	0.0%	254	\$481	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Merit Life Insurance Co	0.0%	216	\$6,039	\$0	\$60,417	1000.4%
Metropolitan Life Insurance Company	0.2%	72	\$973,607	\$217,717	\$2,891,861	319.4%
Metropolitan Tower Life Insurance Company	0.3%	56	\$1,843,990	\$0	\$1,141,699	61.9%
Midwest National Life Ins Co of TN	0.0%	140	\$90,567	\$0	\$25,000	27.6%
Midwestern United Life Insurance Company	0.0%	244	\$1,495	\$0	\$0	0.0%
Minnesota Life Insurance Company	1.0%	25	\$5,957,217	\$0	\$2,950,141	49.5%
Missouri Valley Life & Health Insurance Co	0.0%	108	\$243,738	\$0	\$60,000	24.6%
Modern Woodmen Of America	0.3%	51	\$2,063,964	\$836	\$1,576,205	76.4%
Mountain Life Insurance Company	0.0%	112	\$217,807	\$0	\$56,456	25.9%
NYLife Insurance Company Of Arizona	0.1%	94	\$366,806	\$0	\$34,712	9.5%
Nassau Life & Annuity Company	0.0%	130	\$119,534	\$0	\$0	0.0%
Nassau Life Insurance Company	0.0%	180	\$24,735	\$0	\$0	0.0%
National Benefit Life Insurance Company	0.0%	166	\$42,693	\$0	\$23,000	53.9%
National Farmers Unions Life Insurance Co	0.0%	196	\$13,803	\$0	\$70,000	507.1%
National Foundation Life Insurance Company	0.0%	232	\$3,307	\$0	\$0	0.0%
National Guardian Life Insurance Company	0.0%	135	\$108,384	\$0	\$369,160	340.6%
National Health Insurance Company	0.1%	80	\$684,557	\$0	\$40,000	5.8%
National Life Insurance Company	0.0%	123	\$141,486	\$1,875	\$2,301	3.0%
National Teachers Associates Life Insurance Co	0.0%	128	\$127,290	\$0	\$25,000	19.6%
National Western Life Insurance Company	0.0%	178	\$25,413	\$0	\$15,464	60.9%
Nationwide Life & Annuity Insurance Company	0.4%	49	\$2,197,050	\$0	\$600,000	27.3%
Nationwide Life Insurance Company	0.0%	142	\$85,030	\$407	\$0	0.5%
New England Life Insurance Company	0.0%	129	\$122,981	\$0	\$1,954,760	1589.5%



Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
New York Life Insurance Company	1.7%	15	\$10,777,475	\$813	\$6,704,817	62.2%
North American Co For Life & Health Insurance	1.5%	18	\$9,149,020	\$0	\$6,885,476	75.3%
Northwestern Mutual Life Insurance Company	6.9%	2	\$43,225,709	\$3,559,833	\$26,845,250	70.3%
Occidental Life Insurance Company Of NC	0.1%	89	\$460,454	\$0	\$180,892	39.3%
Oceanview Life & Annuity Company	0.0%	246	\$1,210	\$0	\$10,186	841.8%
Ohio National Life Assurance Corporation	0.5%	38	\$2,828,378	\$0	\$2,975,000	105.2%
Ohio State Life Insurance Company The	0.0%	174	\$29,633	\$0	\$0	0.0%
Old American Insurance Company	0.0%	195	\$13,852	\$0	\$75,992	548.6%
Old Republic Life Insurance Company	0.0%	145	\$78,495	\$0	\$2,393	3.0%
Old Surety Life Insurance Company	0.0%	238	\$2,310	\$0	\$0	0.0%
Ozark National Life Insurance Company	0.2%	64	\$1,442,752	\$0	\$1,176,094	81.5%
PHL Variable Insurance Company	0.2%	68	\$1,182,842	\$0	\$1,167,676	98.7%
PRUCO Life Insurance Company	4.9%	6	\$30,226,363	\$0	\$27,994,747	92.6%
Pacific Guardian Life Insurance Company Ltd	0.0%	235	\$2,728	\$0	\$0	0.0%
Pacific Life & Annuity Company	0.0%	258	\$185	\$0	\$0	0.0%
Pacific Life Insurance Company	0.8%	28	\$5,177,094	\$0	\$1,874,750	36.2%
Park Avenue Life Insurance Company	0.0%	260	\$60	\$0	\$0	0.0%
Paul Revere Life Insurance Company	0.0%	247	\$969	\$0	\$0	0.0%
Pekin Life Insurance Company	0.1%	86	\$542,674	\$0	\$0	0.0%
Penn Mutual Life Insurance Company The	0.2%	67	\$1,218,128	\$21,559	\$0	1.8%
Philadelphia American Life Insurance Company	0.0%	156	\$60,322	\$0	\$21,088	35.0%
Physicians Life Insurance Company	0.0%	126	\$134,169	\$0	\$210,000	156.5%
Pioneer American Insurance Company	0.0%	173	\$31,345	\$0	\$681	2.2%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Pioneer Mutual Life Insurance Company	0.0%	227	\$4,202	\$0	\$900	21.4%
Pioneer Security Life Insurance Company	0.0%	190	\$15,122	\$0	\$0	0.0%
Primerica Life Insurance Company	6.3%	4	\$39,149,549	\$0	\$29,551,604	75.5%
Principal Life Insurance Company	0.1%	88	\$463,352	\$0	\$19,424	4.2%
Principal National Life Insurance Company	1.5%	16	\$9,389,127	\$0	\$8,875,000	94.5%
Professional Insurance Company	0.0%	224	\$4,334	\$0	\$0	0.0%
Protective Life & Annuity Insurance Company	0.0%	185	\$20,936	\$0	\$0	0.0%
Protective Life Insurance Company	3.5%	9	\$22,070,384	\$0	\$14,505,593	65.7%
Provident Life & Accident Insurance Company	0.0%	189	\$17,946	\$0	\$0	0.0%
Prudential Insurance Company Of America The	0.0%	150	\$75,102	\$0	\$107,345	142.9%
Reliance Standard Life Insurance Company	0.0%	191	\$15,100	\$0	\$22,993	152.3%
Reliastar Life Ins Co of NY	0.0%	172	\$32,677	\$0	\$72,217	221.0%
Reliastar Life Insurance Company	1.3%	20	\$8,230,128	\$0	\$5,248,666	63.8%
Renaissance Life & Health Insurance Co	0.0%	205	\$8,395	\$0	\$38,615	460.0%
Reserve National Insurance Company	0.0%	163	\$45,865	\$0	\$50,541	110.2%
Revol One Insurance Company	0.0%	115	\$180,789	\$0	\$176,499	97.6%
Riversource Life Insurance Company	0.3%	59	\$1,676,246	\$0	\$683,359	40.8%
Royal Neighbors Of America	0.0%	132	\$112,247	\$0	\$0	0.0%
S USA Life Insurance Company Inc	0.0%	134	\$110,233	\$0	\$107,678	97.7%
Sagicor Life Insurance Company	0.0%	158	\$54,793	\$0	\$0	0.0%
Sbli USA Life Insurance Company Inc	0.0%	207	\$7,280	\$0	\$11,378	156.3%
Securian Life Insurance Company	0.0%	242	\$1,865	\$0	\$-32	(1.7%)
Security Benefit Life Insurance Company	0.0%	226	\$4,224	\$1,105	\$6,508	180.2%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Security Life Of Denver Insurance Company	0.0%	164	\$45,544	\$0	\$0	0.0%
Security Mutual Life Insurance Company Of NY	0.0%	168	\$38,575	\$0	\$0	0.0%
Sentry Life Insurance Company (l&h Acct)	0.1%	92	\$375,272	\$0	\$10,255	2.7%
Shelter Life Insurance Company	2.7%	11	\$16,669,241	\$0	\$7,901,438	47.4%
Shenandoah Life Insurance Company	0.0%	157	\$54,935	\$0	\$76,048	138.4%
Standard Insurance Company	0.0%	220	\$5,306	\$1,852	\$0	34.9%
Standard Life & Accident Insurance Company	0.0%	125	\$136,169	\$0	\$46,537	34.2%
Starmount Life Insurance Company	0.0%	144	\$80,202	\$0	\$187,000	233.2%
State Farm Life Insurance Company	8.9%	1	\$55,150,479	\$2,185,981	\$32,484,645	62.9%
State Life Insurance Company	0.0%	182	\$23,408	\$0	\$100,000	427.2%
State Mutual Insurance Company	0.0%	222	\$4,674	\$0	\$0	0.0%
Sun Life Assurance Company Of Canada	0.0%	147	\$76,380	\$0	\$400,000	523.7%
Surety Life Insurance Company	0.0%	228	\$3,642	\$0	\$6,569	180.4%
Symetra Life Insurance Company	0.4%	46	\$2,307,821	\$0	\$542,500	23.5%
Symetra National Life Insurance Company	0.0%	252	\$534	\$0	\$0	0.0%
TIAA–CREF Life Insurance Company	0.1%	76	\$902,452	\$0	\$352,500	39.1%
Talcott Resolution Life & Annuity Ins Co	0.3%	54	\$1,969,260	\$0	\$1,537,649	78.1%
Talcott Resolution Life Insurance Company	0.0%	175	\$28,144	\$424	\$40,122	144.1%
Teachers Ins & Annuity Assn of America	0.4%	45	\$2,362,305	\$1,487,439	\$596,900	88.2%
Texas Life Insurance Company	0.0%	155	\$61,719	\$24,752	\$11,209	58.3%
The Independent Order Of Foresters, U.s. Branch	0.4%	40	\$2,600,239	\$0	\$1,071,626	41.2%
The Reliable Life Insurance Company	0.1%	81	\$652,598	\$0	\$342,157	52.4%
The Savings Bank Mutual Life Ins Co of MA	0.5%	34	\$3,227,875	\$5,945	\$1,651,720	51.4%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Thrivent Financial For Lutherans	0.9%	26	\$5,790,530	\$37,425	\$3,473,035	60.6%
Transamerica Financial Life Ins Co	0.0%	215	\$6,221	\$0	\$2,957	47.5%
Transamerica Life Insurance Company	1.3%	21	\$7,827,843	\$49,362	\$7,470,022	96.1%
Trustmark Insurance Company	0.0%	208	\$7,222	\$0	\$1,950	27.0%
U.s. Financial Life Insurance Company	0.2%	61	\$1,544,484	\$0	\$5,781,721	374.3%
US Alliance Life & Security Company	0.0%	202	\$11,202	\$0	\$0	0.0%
USAA Life Insurance Company	1.4%	19	\$8,757,364	\$53,312	\$6,247,069	71.9%
Unicare Life & Health Insurance Company	0.0%	250	\$650	\$0	\$0	0.0%
Unified Life Insurance Company	0.0%	121	\$154,078	\$0	\$37,000	24.0%
Union Fidelity Life Insurance Company	0.0%	237	\$2,394	\$0	\$0	0.0%
Union Labor Life Insurance Company	0.0%	233	\$3,124	\$0	\$0	0.0%
Union Security Insurance Company	0.0%	169	\$37,871	\$2,911	\$204,109	546.6%
United American Insurance Company	0.0%	139	\$99,790	\$0	\$157,510	157.8%
United Commercial Travelers Of America	0.0%	261	\$50	\$0	\$0	0.0%
United Fidelity Life Insurance Company	0.0%	179	\$25,144	\$0	\$517	2.1%
United Heritage Life Insurance Company	0.0%	209	\$7,210	\$0	\$0	0.0%
United Home Life Insurance Company	0.1%	101	\$319,790	\$0	\$0	0.0%
United Insurance Company Of America	0.0%	243	\$1,515	\$0	\$0	0.0%
United Life Insurance Company	0.1%	93	\$372,328	\$0	\$215,068	57.8%
United National Life Ins Co of America	0.0%	229	\$3,579	\$0	\$0	0.0%
United Of Omaha Life Insurance Company	6.7%	3	\$41,482,945	\$0	\$28,765,204	69.3%
United States Life Insurance Co New York	0.0%	124	\$136,395	\$0	\$330,214	242.1%
United World Life Insurance Company	0.0%	192	\$14,855	\$0	\$29,010	195.3%
Universal Guaranty Life Insurance Company	0.0%	225	\$4,252	\$23	\$14,928	351.6%
Vantis Life Insurance Company	0.0%	165	\$43,015	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Venerable Insurance & Annuity Company	0.0%	183	\$21,466	\$0	\$-1,772	( 8.3%)
Voya Retirement Insurance & Annuity Company	0.0%	153	\$63,773	\$0	\$186,362	292.2%
Washington National Insurance Company	0.0%	122	\$146,018	\$10,581	\$110,804	83.1%
West Coast Life Insurance Company	0.7%	29	\$4,351,588	\$0	\$10,635,523	244.4%
Western & Southern Life Insurance Company	0.0%	152	\$70,008	\$446	\$65,358	94.0%
Western Catholic Union	0.0%	133	\$111,384	\$0	\$216,328	194.2%
Western Southern Life Assurance Company	0.1%	85	\$560,639	\$0	\$879,252	156.8%
Wilcac Life Insurance Company	0.2%	69	\$1,123,564	\$0	\$249,743	22.2%
William Penn Life Insurance Company Of New York	0.0%	159	\$54,523	\$0	\$0	0.0%
Windsor Life Insurance Company	0.0%	251	\$578	\$0	\$0	0.0%
Woodmen Of The World Life Insurance Society	0.0%	119	\$162,187	\$144	\$100,473	62.0%
Wysh Life & Health Insurance Company	0.0%	245	\$1,251	\$0	\$0	0.0%
Zurich American Life Insurance Company	0.1%	95	\$363,499	\$0	\$2,558	0.7%
<b>Total</b>	<b>100.0%</b>		<b>\$622,532,838</b>	<b>\$8,309,324</b>	<b>\$442,704,256</b>	<b>72.4%</b>

## INDIVIDUAL: UNIVERSAL LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
1891 Financial Life	0.0%	188	\$1,706	\$0	\$0	0.0%
5 Star Life Insurance Company	0.0%	192	\$1,038	\$0	\$0	0.0%
AAA Life Insurance Company	0.1%	74	\$669,324	\$0	\$287,361	42.9%
AMICA Life Insurance Company	0.0%	184	\$2,647	\$0	\$0	0.0%
Accordia Life & Annuity Company	0.7%	35	\$5,349,184	\$0	\$10,872,369	203.3%
Allianz Life Insurance Co Of North America	2.6%	12	\$20,150,482	\$0	\$2,300,850	11.4%
American Amicable Life Insurance Co of TX	0.0%	98	\$236,775	\$0	\$144,114	60.9%
American Bankers Life Assurance Of Florida	0.0%	136	\$43,248	\$0	\$149,015	344.6%
American Family Life Insurance Company	0.8%	30	\$5,903,737	\$0	\$4,819,381	81.6%
American Fidelity Assurance Company	0.0%	146	\$27,048	\$0	\$42,835	158.4%
American General Life Insurance Co	0.1%	68	\$1,156,276	\$0	\$12,193,254	1054.5%
American Heritage Life Insurance Company	0.6%	39	\$4,512,991	\$0	\$3,434,498	76.1%
American Income Life Insurance Co	0.0%	186	\$1,903	\$0	\$0	0.0%
American National Insurance Company	0.7%	33	\$5,458,341	\$0	\$5,413,322	99.2%
American National Life Ins Co Of TX	0.0%	117	\$94,018	\$0	\$288,397	306.7%
American Republic Insurance Company	0.0%	93	\$282,408	\$0	\$725,553	256.9%
American United Life Insurance Company	0.0%	123	\$80,163	\$0	\$175,309	218.7%
Americo Financial Life & Annuity Ins Co	0.2%	59	\$1,679,916	\$0	\$584,821	34.8%
Ameritas Life Insurance Corp	0.6%	38	\$4,517,173	\$0	\$6,160,135	136.4%
Assured Life Association	0.0%	187	\$1,752	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Assurity Life Insurance Company	0.0%	105	\$177,060	\$0	\$101,614	57.4%
Athene Annuity & Life Assurance Company	0.1%	79	\$546,679	\$0	\$2,774,535	507.5%
Athene Annuity & Life Company	0.1%	80	\$544,537	\$0	\$1,136,398	208.7%
Auto Club Life Insurance Company	0.0%	203	\$456	\$0	\$0	0.0%
Auto Owners Life Insurance Company	0.0%	92	\$295,574	\$0	\$61,988	21.0%
Baltimore Life Insurance Company The	0.0%	160	\$13,624	\$0	\$177,211	1300.7%
Bankers Life & Casualty Company	0.6%	37	\$5,064,708	\$0	\$3,071,943	60.7%
Banner Life Insurance Company	0.2%	65	\$1,197,543	\$0	\$396,627	33.1%
Beneficial Life Insurance Company	0.0%	87	\$342,430	\$0	\$186,737	54.5%
Berkshire Life Insurance Company Of America	0.0%	194	\$1,000	\$0	\$0	0.0%
Brighthouse Life Insurance Company	1.6%	19	\$12,823,629	\$0	\$1,217,821	9.5%
C M Life Insurance Company	0.1%	69	\$1,073,464	\$0	\$2,412,840	224.8%
CIGNA National Health Insurance Company	0.0%	204	\$444	\$0	\$0	0.0%
CMFG Life Insurance Company	0.0%	110	\$120,383	\$0	\$372,501	309.4%
CSA Fraternal Life	0.0%	197	\$850	\$0	\$0	0.0%
Canada Life Assurance Company	0.0%	140	\$32,624	\$0	\$918	2.8%
Catholic Financial Life	0.0%	139	\$32,802	\$0	\$80,939	246.8%
Catholic Order Of Foresters	0.0%	171	\$6,154	\$0	\$0	0.0%
Central Security Life Insurance Co	0.0%	118	\$89,356	\$0	\$225,966	252.9%
Central States Health & Life Co Of Omaha	0.0%	133	\$51,800	\$0	\$218,806	422.4%
Chesapeake Life Insurance Company The	0.0%	112	\$104,831	\$0	\$110,402	105.3%
Cincinnati Life Insurance Company The	0.1%	70	\$1,063,857	\$0	\$903,773	85.0%
Clear Spring Life & Annuity Company	0.0%	145	\$27,817	\$0	\$18,003	64.7%
Colonial Life & Accident Insurance Company	0.1%	81	\$511,076	\$0	\$594,247	116.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Columbus Life Insurance Company	0.4%	47	\$3,111,681	\$0	\$771,765	24.8%
Combined Insurance Co Of America	0.0%	165	\$9,536	\$0	\$0	0.0%
Commonwealth Annuity & Life Insurance Co	0.0%	114	\$103,516	\$0	\$147,671	142.7%
Connecticut General Life Ins Co	0.0%	84	\$369,109	\$-688	\$1,264,327	342.3%
Continental General Insurance Company	0.0%	119	\$86,739	\$0	\$420,134	484.4%
Country Investors Life Assurance Company	0.0%	95	\$255,291	\$0	\$45,003	17.6%
Country Life Insurance Company	0.0%	178	\$4,526	\$0	\$0	0.0%
Delaware Life Insurance Company	0.0%	147	\$26,391	\$0	\$503,235	1906.8%
EMC National Life Company	0.1%	76	\$597,434	\$0	\$961,575	161.0%
Elips Life Insurance Company	0.0%	196	\$957	\$0	\$0	0.0%
Encova Life Insurance Company	0.0%	167	\$8,629	\$0	\$0	0.0%
Equitable Financial Life Ins Co of Am.	0.3%	52	\$2,313,169	\$0	\$1,671,738	72.3%
Equitable Financial Life Insurance Company	0.5%	42	\$4,130,075	\$0	\$3,805,062	92.1%
Equitrust Life Insurance Company	0.0%	174	\$5,568	\$0	\$896,919	16108.5%
Everlake Assurance Company	0.1%	73	\$712,627	\$0	\$25,401	3.6%
Everlake Life Insurance Company	0.3%	56	\$2,177,814	\$0	\$3,757,156	172.5%
Everly Life Insurance Company	0.0%	168	\$7,631	\$0	\$3,838	50.3%
Family Life Insurance Company	0.0%	144	\$28,008	\$0	\$69,423	247.9%
Farmers New World Life Insurance Company	1.2%	24	\$9,684,238	\$0	\$11,051,846	114.1%
Federal Life Insurance Company	0.0%	158	\$14,753	\$0	\$25,685	174.1%
Federated Life Insurance Company	1.1%	26	\$8,334,996	\$0	\$4,622,463	55.5%
Fidelity & Guaranty Life Insurance Company	0.5%	45	\$3,537,157	\$0	\$2,628,223	74.3%
Fidelity Security Life Insurance Company	0.0%	180	\$3,961	\$0	\$0	0.0%



Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
First Allmerica Financial Life Insurance Co	0.0%	185	\$2,016	\$0	\$73,530	3647.3%
First Health Life & Health Insurance Company	0.0%	199	\$669	\$0	\$0	0.0%
First Penn–pacific Life Insurance Company	0.0%	97	\$241,657	\$0	\$1,019,277	421.8%
Fortitude Life Insurance & Annuity Company	0.0%	154	\$17,967	\$0	\$262,191	1459.3%
Fortitude US Reinsurance Company	0.0%	106	\$163,829	\$0	\$0	0.0%
GBU Financial Life	0.0%	205	\$168	\$0	\$–2,500	(1488.1%)
Genworth Life & Annuity Insurance Company	1.0%	27	\$7,591,529	\$0	\$12,241,205	161.2%
Genworth Life Insurance Company	0.3%	57	\$2,039,097	\$0	\$22,605,550	1108.6%
Gleaner Life Insurance Society	0.0%	143	\$29,531	\$1,000	\$10,000	37.2%
Golden Rule Insurance Company	0.1%	72	\$812,634	\$0	\$3,658,298	450.2%
Government Personnel Mutual Life Insurance Co	0.1%	75	\$629,958	\$0	\$153,378	24.3%
Grange Life Insurance Company	0.0%	121	\$83,179	\$0	\$0	0.0%
Great Southern Life Insurance Company	0.0%	85	\$365,250	\$0	\$747,354	204.6%
Guaranty Income Life Insurance Company	0.0%	164	\$10,441	\$0	\$81,307	778.7%
Guardian Life Insurance Company Of America	0.0%	89	\$313,071	\$0	\$0	0.0%
HCC Life Insurance Company	0.0%	193	\$1,011	\$0	\$0	0.0%
Hartford Life & Accident Insurance Company	0.0%	102	\$190,532	\$0	\$158,343	83.1%
Illinois Mutual Life Insurance Company	0.0%	90	\$306,032	\$0	\$976,500	319.1%
Industrial Alliance Insurance & Financial Services Inc	0.0%	150	\$20,982	\$0	\$58,499	278.8%
Integrity Life Insurance Company	0.0%	207	\$0	\$0	\$772,660	–

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Investors Heritage Life Insurance Company	0.0%	206	\$0	\$0	\$5,325	—
Investors Life Insurance Co Of North America	0.0%	101	\$199,708	\$0	\$246,579	123.5%
Jackson National Life Insurance Company	0.6%	40	\$4,502,099	\$0	\$11,042,679	245.3%
Jefferson National Life Insurance Company	0.0%	124	\$73,714	\$0	\$153,237	207.9%
John Alden Life Insurance Company	0.0%	122	\$83,165	\$0	\$250,770	301.5%
John Hancock Life & Health Insurance Company	0.0%	209	\$0	\$0	\$24,299	—
John Hancock Life Insurance Company (usa)	8.5%	1	\$66,356,089	\$2,141,248	\$104,181,527	160.2%
Kansas City Life Insurance Company	0.7%	36	\$5,238,934	\$0	\$9,806,398	187.2%
Knights Of Columbus	0.2%	61	\$1,520,306	\$0	\$0	0.0%
Lafayette Life Insurance Company The	0.0%	116	\$103,206	\$0	\$128,309	124.3%
Life Insurance Company Of The Southwest	1.9%	17	\$14,459,919	\$0	\$2,486,880	17.2%
LifeSecure Insurance Company	0.0%	182	\$3,262	\$0	\$2,329	71.4%
Lincoln Benefit Life Company	0.7%	32	\$5,621,225	\$0	\$0	0.0%
Lincoln Life & Annuity Company Of New York	0.1%	78	\$553,365	\$0	\$718,938	129.9%
Lincoln National Life Insurance Company, The	8.2%	2	\$64,130,481	\$125,551	\$49,668,529	77.6%
Loyal American Life Insurance Company	0.0%	148	\$25,131	\$0	\$100,746	400.9%
MONY Life Insurance Company	0.0%	200	\$648	\$0	\$0	0.0%
Madison National Life Insurance Company Inc	0.0%	176	\$4,925	\$0	\$25,171	511.1%
Manhattan Life Insurance Company	0.0%	153	\$19,688	\$0	\$81,470	413.8%
Manhattan National Life Insurance Company	0.0%	113	\$103,785	\$0	\$241,834	233.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Manhattanlife Insurance & Annuity Company	0.0%	157	\$17,297	\$737	\$156,579	909.5%
Massachusetts Mutual Life Insurance Company	2.0%	15	\$15,848,385	\$0	\$12,539,636	79.1%
Massmutual Ascend Life Insurance Company	0.0%	131	\$53,617	\$0	\$108,631	202.6%
Metropolitan Life Insurance Company	1.4%	21	\$10,869,945	\$0	\$2,988,890	27.5%
Metropolitan Tower Life Insurance Company	0.4%	48	\$2,814,167	\$2,030,075	\$20,137,300	787.7%
Midwest National Life Ins Co of TN	0.0%	132	\$52,852	\$0	\$437,633	828.0%
Midwestern United Life Insurance Company	0.0%	163	\$11,033	\$0	\$0	0.0%
Minnesota Life Insurance Company	2.1%	14	\$16,486,990	\$0	\$8,591,127	52.1%
Modern Woodmen Of America	0.2%	58	\$1,849,568	\$0	\$2,131,450	115.2%
Nassau Life & Annuity Company	0.0%	100	\$203,050	\$0	\$246,499	121.4%
Nassau Life Insurance Company	0.0%	86	\$350,999	\$0	\$1,434,193	408.6%
National Farmers Unions Life Insurance Co	0.0%	135	\$45,034	\$0	\$83,527	185.5%
National Guardian Life Insurance Company	0.0%	111	\$120,208	\$0	\$315,888	262.8%
National Life Insurance Company	0.1%	66	\$1,165,191	\$0	\$709,796	60.9%
National Western Life Insurance Company	0.2%	62	\$1,461,279	\$2,387	\$1,211,680	83.1%
Nationwide Life & Annuity Insurance Company	2.7%	9	\$21,280,472	\$0	\$265,699	1.2%
Nationwide Life Insurance Company	0.0%	96	\$243,629	\$0	\$352,000	144.5%
New England Life Insurance Company	0.2%	64	\$1,326,292	\$0	\$4,950,340	373.2%
New York Life Insurance & Annuity Corporation	2.7%	10	\$21,115,769	\$0	\$20,119,222	95.3%
North American Co For Life & Health Insurance	1.1%	25	\$8,944,339	\$0	\$6,731,435	75.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Northwestern Mutual Life Insurance Company	7.2%	4	\$56,063,657	\$0	\$7,670,830	13.7%
Occidental Life Insurance Company Of NC	0.0%	125	\$72,412	\$0	\$90,206	124.6%
Ohio National Life Assurance Corporation	0.4%	49	\$2,773,176	\$0	\$9,769,974	352.3%
Ohio State Life Insurance Company The	0.1%	77	\$575,422	\$0	\$895,534	155.6%
Optum Insurance Of Ohio Inc	0.0%	195	\$990	\$0	\$49,099	4959.5%
PHL Variable Insurance Company	0.3%	54	\$2,284,379	\$0	\$16,822,891	736.4%
PRUCO Life Insurance Company	2.7%	11	\$21,061,353	\$0	\$6,951,645	33.0%
Pacific Guardian Life Insurance Company Ltd	0.0%	198	\$836	\$0	\$0	0.0%
Pacific Life Insurance Company	8.0%	3	\$62,300,871	\$5,748	\$33,609,289	54.0%
Park Avenue Life Insurance Company	0.0%	202	\$456	\$0	\$0	0.0%
Paul Revere Life Insurance Company	0.0%	172	\$5,970	\$0	\$0	0.0%
Pekin Life Insurance Company	0.0%	104	\$178,506	\$0	\$37,069	20.8%
Penn Insurance & Annuity Company The	0.7%	31	\$5,685,896	\$0	\$399,067	7.0%
Penn Mutual Life Insurance Company The	0.4%	46	\$3,312,301	\$0	\$0	0.0%
Pioneer American Insurance Company	0.0%	179	\$4,232	\$0	\$0	0.0%
Pioneer Mutual Life Insurance Company	0.0%	91	\$302,969	\$0	\$973,680	321.4%
Pioneer Security Life Insurance Company	0.0%	183	\$3,210	\$0	\$0	0.0%
Polish National Alliance Of The United States Of North America	0.0%	170	\$6,522	\$0	\$0	0.0%
Principal Life Insurance Company	1.9%	16	\$14,894,736	\$0	\$3,929,535	26.4%
Principal National Life Insurance Company	3.8%	6	\$29,478,781	\$0	\$5,375,708	18.2%
Protective Life & Annuity Insurance Company	0.0%	201	\$500	\$0	\$0	0.0%
Protective Life Insurance Company	2.8%	7	\$22,040,545	\$0	\$19,244,820	87.3%
Provident Life & Accident Insurance Company	0.3%	55	\$2,214,644	\$0	\$680,071	30.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Prudential Insurance Company Of America The	0.0%	107	\$158,337	\$21,166	\$511,912	336.7%
Reliance Standard Life Insurance Company	0.0%	190	\$1,632	\$0	\$0	0.0%
Reliastar Life Ins Co of NY	0.0%	88	\$341,173	\$0	\$2,166,314	635.0%
Reliastar Life Insurance Company	0.3%	50	\$2,352,921	\$0	\$18,542,421	788.1%
Reserve National Insurance Company	0.0%	156	\$17,640	\$0	\$19,439	110.2%
Riversource Life Insurance Company	0.5%	43	\$3,710,883	\$0	\$4,764,167	128.4%
Royal Neighbors Of America	0.0%	120	\$83,245	\$0	\$44,840	53.9%
Sagicor Life Insurance Company	0.0%	108	\$153,775	\$0	\$0	0.0%
Securian Life Insurance Company	0.0%	155	\$17,855	\$0	\$0	0.0%
Security Benefit Life Insurance Company	0.0%	129	\$60,471	\$0	\$93,170	154.1%
Security Life Of Denver Insurance Company	1.3%	23	\$9,860,017	\$0	\$61,529,634	624.0%
Security Mutual Life Insurance Company Of NY	0.0%	161	\$11,429	\$0	\$0	0.0%
Security National Life Insurance Company	0.0%	162	\$11,065	\$0	\$9,500	85.9%
Sentry Life Insurance Company (I&h Acct)	0.0%	103	\$183,619	\$0	\$276,925	150.8%
Shelter Life Insurance Company	0.9%	28	\$7,131,127	\$0	\$9,555,016	134.0%
Shenandoah Life Insurance Company	0.0%	115	\$103,505	\$0	\$466,572	450.8%
Standard Insurance Company	0.0%	152	\$19,870	\$0	\$0	0.0%
Standard Life & Accident Insurance Company	0.0%	208	\$0	\$0	\$25,587	—
State Farm Life Insurance Company	4.7%	5	\$36,731,279	\$0	\$39,360,014	107.2%
State Life Insurance Company	0.0%	141	\$32,162	\$0	\$26,608	82.7%
State Mutual Insurance Company	0.0%	189	\$1,699	\$0	\$0	0.0%
Sun Life Assurance Company Of Canada	0.5%	44	\$3,610,190	\$0	\$5,695,335	157.8%
Surety Life Insurance Company	0.0%	94	\$257,693	\$0	\$679,906	263.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Symetra Life Insurance Company	1.5%	20	\$11,666,634	\$0	\$2,039,489	17.5%
Symetra National Life Insurance Company	0.0%	169	\$7,599	\$0	\$-20	( 0.3%)
TIAA–CREF Life Insurance Company	0.2%	63	\$1,407,760	\$0	\$587,234	41.7%
Talcott Resolution Life & Annuity Ins Co	1.3%	22	\$9,927,060	\$0	\$16,404,350	165.2%
Talcott Resolution Life Insurance Company	0.0%	109	\$144,871	\$57	\$1,290,778	891.0%
Texas Life Insurance Company	0.5%	41	\$4,226,536	\$0	\$2,774,813	65.7%
The Independent Order Of Foresters, U.s. Branch	0.3%	53	\$2,299,402	\$0	\$1,818,718	79.1%
The Reliable Life Insurance Company	0.1%	83	\$483,301	\$0	\$420,238	87.0%
The Savings Bank Mutual Life Ins Co of MA	0.0%	166	\$9,021	\$0	\$0	0.0%
Thrivent Financial For Lutherans	2.8%	8	\$21,740,168	\$0	\$29,328,393	134.9%
Transamerica Financial Life Ins Co	0.0%	130	\$56,692	\$0	\$71,652	126.4%
Transamerica Life Insurance Company	2.3%	13	\$18,233,178	\$0	\$26,734,907	146.6%
Trustmark Insurance Company	0.0%	134	\$50,906	\$0	\$70,433	138.4%
U.s. Financial Life Insurance Company	0.0%	159	\$13,952	\$0	\$1,911,640	13701.5%
USAA Life Insurance Company	0.2%	60	\$1,580,471	\$0	\$1,875,948	118.7%
Unified Life Insurance Company	0.0%	177	\$4,734	\$0	\$6,807	143.8%
Union Fidelity Life Insurance Company	0.0%	173	\$5,720	\$0	\$0	0.0%
Union Labor Life Insurance Company	0.0%	191	\$1,200	\$0	\$0	0.0%
Union Security Insurance Company	0.0%	151	\$20,353	\$0	\$84,553	415.4%
United Fidelity Life Insurance Company	0.0%	142	\$29,712	\$0	\$188,171	633.3%
United Heritage Life Insurance Company	0.0%	127	\$67,581	\$0	\$43,054	63.7%
United Insurance Company Of America	0.0%	138	\$34,093	\$0	\$37,138	108.9%
United Life Insurance Company	0.7%	34	\$5,401,150	\$0	\$783,471	14.5%
United Of Omaha Life Insurance Company	1.7%	18	\$13,249,079	\$0	\$9,338,067	70.5%
United States Life Insurance Co New York	0.0%	175	\$4,979	\$0	\$12,551	252.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Universal Guaranty Life Insurance Company	0.0%	126	\$69,302	\$0	\$243,328	351.1%
Unum Insurance Company	0.0%	137	\$38,385	\$0	\$175,022	456.0%
Unum Life Insurance Company Of America	0.0%	181	\$3,448	\$0	\$411,232	11926.7%
Venerable Insurance & Annuity Company	0.0%	128	\$64,090	\$0	\$166,263	259.4%
Voya Retirement Insurance & Annuity Company	0.1%	82	\$504,319	\$0	\$1,654,894	328.1%
Washington National Insurance Company	0.0%	99	\$235,686	\$17,078	\$574,389	251.0%
West Coast Life Insurance Company	0.1%	67	\$1,162,551	\$0	\$1,576,275	135.6%
Western Southern Life Assurance Company	0.3%	51	\$2,321,000	\$0	\$3,375,679	145.4%
William Penn Life Insurance Company Of New York	0.0%	149	\$24,588	\$0	\$0	0.0%
Woodmen Of The World Life Insurance Society	0.1%	71	\$940,058	\$61,781	\$2,261,369	247.1%
Zurich American Life Insurance Company	0.9%	29	\$6,739,126	\$0	\$538,672	8.0%
<b>Total</b>	<b>100.0%</b>		<b>\$780,778,609</b>	<b>\$4,406,140</b>	<b>\$756,884,370</b>	<b>97.5%</b>

## INDIVIDUAL: GRADED DEATH BENEFITS

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
AAA Life Insurance Company	25.5%	1	\$5,986,372	\$0	\$2,729,489	45.6%
American Continental Insurance Company	0.2%	17	\$42,458	\$0	\$0	0.0%
American Income Life Insurance Co	13.2%	3	\$3,105,315	\$0	\$487,278	15.7%
American National Insurance Company	2.6%	9	\$621,035	\$0	\$294,337	47.4%
Americo Financial Life & Annuity Ins Co	0.0%	37	\$300	\$0	\$0	0.0%
Assurity Life Insurance Company	0.3%	15	\$63,308	\$0	\$137,090	216.5%
Bestow Life Insurance Company	0.0%	42	\$0	\$0	\$493,815	—
CMFG Life Insurance Company	2.1%	11	\$499,209	\$0	\$358,891	71.9%
CSA Fraternal Life	0.0%	40	\$5	\$0	\$0	0.0%
Colonial Penn Life Insurance Company	10.2%	4	\$2,398,623	\$0	\$1,039,600	43.3%
Family Service Life Insurance Company	0.0%	41	\$3	\$0	\$12,133	404433%
Farmers New World Life Insurance Company	0.1%	18	\$31,125	\$0	\$448,068	1439.6%
Federal Life Insurance Company	0.0%	27	\$4,057	\$0	\$7,063	174.1%
Fidelity Life Assn A Legal Reserve Life Ins Co	3.5%	7	\$811,756	\$0	\$284,959	35.1%
Fidelity Security Life Insurance Company	0.1%	23	\$12,495	\$0	\$31,984	256.0%
Gleaner Life Insurance Society	0.0%	25	\$9,652	\$0	\$10,000	103.6%
Globe Life & Accident Insurance Company	0.1%	22	\$14,597	\$0	\$0	0.0%
Illinois Mutual Life Insurance Company	0.0%	24	\$11,199	\$0	\$0	0.0%
Investors Heritage Life Insurance Company	0.0%	28	\$3,997	\$0	\$162,839	4074.0%
Lafayette Life Insurance Company The	2.6%	10	\$606,155	\$0	\$64,301	10.6%



Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Lincoln Heritage Life Insurance Company	7.8%	5	\$1,833,395	\$0	\$1,143,358	62.4%
Manhattanlife Insurance & Annuity Company	0.0%	36	\$302	\$13	\$2,733	909.3%
Medico Insurance Company	0.0%	34	\$664	\$0	\$0	0.0%
National Guardian Life Insurance Company	0.0%	26	\$4,523	\$0	\$3,081	68.1%
Ohio State Life Insurance Company The	0.0%	35	\$564	\$0	\$0	0.0%
Physicians Life Insurance Company	18.8%	2	\$4,422,655	\$0	\$3,625,662	82.0%
Standard Life & Accident Insurance Company	0.1%	20	\$21,681	\$0	\$37,000	170.7%
The Reliable Life Insurance Company	6.8%	6	\$1,596,964	\$0	\$693,471	43.4%
Transamerica Financial Life Ins Co	0.0%	33	\$683	\$0	\$39,984	5854.2%
Transamerica Life Insurance Company	0.6%	13	\$136,224	\$0	\$167,258	122.8%
Trustmark Insurance Company	0.0%	30	\$2,045	\$0	\$1,077	52.7%
Union Fidelity Life Insurance Company	0.0%	38	\$141	\$0	\$478	339.0%
United American Insurance Company	0.0%	29	\$3,000	\$0	\$0	0.0%
United Fidelity Life Insurance Company	0.1%	21	\$16,011	\$0	\$0	0.0%
United Heritage Life Insurance Company	1.2%	12	\$273,062	\$0	\$175,197	64.2%
United Home Life Insurance Company	0.2%	16	\$49,325	\$0	\$0	0.0%
United Life Insurance Company	0.3%	14	\$79,040	\$0	\$110,200	139.4%
United Of Omaha Life Insurance Company	0.0%	31	\$1,506	\$0	\$7,311	485.5%
Vantis Life Insurance Company	0.0%	43	\$0	\$0	\$31,028	—
Washington National Insurance Company	0.0%	39	\$75	\$5	\$0	6.7%
Western & Southern Life Insurance Company	3.3%	8	\$776,141	\$55,806	\$1,023,473	139.1%
Western Catholic Union	0.0%	32	\$1,153	\$0	\$2,036	176.6%
<b>Total</b>	<b>100.0%</b>		<b>\$23,471,851</b>	<b>\$55,824</b>	<b>\$13,626,529</b>	<b>58.3%</b>

## INDIVIDUAL: CREDIT LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
American Federated Life Insurance Company	23.1%	2	\$713,636	\$0	\$673,807	94.4%
American National Insurance Company	6.2%	4	\$191,611	\$0	\$49,946	26.1%
Central States Health & Life Co Of Omaha	2.0%	5	\$62,963	\$0	\$0	0.0%
Life Of The South Insurance Company	61.7%	1	\$1,908,475	\$0	\$0	0.0%
Mountain Life Insurance Company	7.0%	3	\$217,897	\$0	\$113,733	52.2%
Old United Life Insurance Company	0.0%	6	\$262	\$0	\$0	0.0%
Shelter Life Insurance Company	0.0%	7	\$0	\$0	\$5,000	—
<b>Total</b>	<b>100.0%</b>		<b>\$3,094,844</b>	<b>\$0</b>	<b>\$842,486</b>	<b>27.2%</b>

## INDIVIDUAL: VARIABLE LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Allianz Life Insurance Co Of North America	0.0%	49	\$12,047	\$0	\$857,085	7114.5%
American Family Life Insurance Company	0.5%	24	\$1,037,001	\$0	\$1,401,651	135.2%
American General Life Insurance Co	1.5%	15	\$3,202,556	\$0	\$2,688,890	84.0%
American National Insurance Company	0.1%	39	\$183,294	\$0	\$430,147	234.7%
American United Life Insurance Company	0.0%	41	\$97,684	\$0	\$145,323	148.8%
Athene Annuity & Life Assurance Company	0.0%	57	\$8,042	\$0	\$0	0.0%
Banner Life Insurance Company	0.0%	62	\$3,716	\$0	\$12,880	346.6%
Brighthouse Life Insurance Company	0.6%	21	\$1,380,442	\$0	\$53,141,934	3849.6%
C M Life Insurance Company	0.1%	34	\$312,142	\$0	\$1,950,651	624.9%
CMFG Life Insurance Company	0.2%	32	\$384,580	\$89,370	\$681,720	200.5%
Columbus Life Insurance Company	0.0%	55	\$9,967	\$0	\$91,724	920.3%
Commonwealth Annuity & Life Insurance Co	0.1%	35	\$278,302	\$0	\$2,027,851	728.7%
Connecticut General Life Ins Co	0.0%	52	\$10,660	\$0	\$33,577	315.0%
Delaware Life Insurance Company	0.0%	43	\$75,102	\$0	\$173,550	231.1%
Empower Annuity Insurance Company Of America	0.0%	48	\$12,093	\$0	\$0	0.0%
Equitable Financial Life Ins Co of Am.	2.3%	11	\$5,147,701	\$0	\$1,895,939	36.8%
Equitable Financial Life Insurance Company	4.5%	7	\$9,874,085	\$0	\$35,211,380	356.6%
Equitrust Life Insurance Company	0.0%	51	\$11,045	\$0	\$42,050	380.7%
Everlake Assurance Company	0.1%	36	\$266,941	\$0	\$11,099	4.2%
Everlake Life Insurance Company	0.0%	65	\$0	\$0	\$122,516	—

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Farmers New World Life Insurance Company	1.4%	16	\$2,992,640	\$0	\$1,816,240	60.7%
First Allmerica Financial Life Insurance Co	0.0%	63	\$645	\$0	\$0	0.0%
Genworth Life & Annuity Insurance Company	0.1%	40	\$154,058	\$0	\$628,781	408.1%
Guardian Insurance & Annuity Company Inc	0.2%	30	\$443,391	\$0	\$0	0.0%
Integrity Life Insurance Company	0.0%	58	\$6,191	\$0	\$12,563	202.9%
Jackson National Life Insurance Company	0.0%	44	\$49,605	\$0	\$12,000	24.2%
Kansas City Life Insurance Company	0.1%	37	\$247,842	\$0	\$214,756	86.7%
Lincoln Benefit Life Company	0.3%	26	\$738,710	\$0	\$0	0.0%
Lincoln Life & Annuity Company Of New York	0.0%	59	\$5,832	\$0	\$0	0.0%
Lincoln National Life Insurance Company, The	17.5%	2	\$38,547,981	\$0	\$9,896,167	25.7%
MML Bay State Life Insurance Company	0.2%	31	\$408,063	\$0	\$1,716,837	420.7%
Massachusetts Mutual Life Insurance Company	0.3%	28	\$619,908	\$0	\$0	0.0%
Metropolitan Life Insurance Company	1.5%	14	\$3,214,675	\$0	\$6,663,336	207.3%
Metropolitan Tower Life Insurance Company	0.9%	18	\$2,044,687	\$1,215,739	\$3,068,386	209.5%
Minnesota Life Insurance Company	14.8%	3	\$32,575,963	\$0	\$12,317,991	37.8%
Nassau Life & Annuity Company	0.0%	54	\$10,000	\$0	\$0	0.0%
Nassau Life Insurance Company	0.6%	22	\$1,239,965	\$0	\$2,793,637	225.3%
National Life Insurance Company	0.0%	47	\$25,963	\$0	\$23,430	90.2%
Nationwide Life & Annuity Insurance Company	2.7%	10	\$5,959,732	\$0	\$550,000	9.2%
Nationwide Life Insurance Company	0.5%	23	\$1,052,549	\$0	\$2,935,825	278.9%
New England Life Insurance Company	0.1%	38	\$226,906	\$0	\$190,526	84.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
New York Life Insurance & Annuity Corporation	0.0%	50	\$11,830	\$0	\$6,305,460	53300.6%
Northwestern Mutual Life Insurance Company	5.2%	4	\$11,354,351	\$3,491,097	\$7,444,192	96.3%
Ohio National Life Assurance Corporation	0.3%	27	\$644,290	\$0	\$757,051	117.5%
PHL Variable Insurance Company	0.2%	33	\$356,007	\$0	\$1,829,293	513.8%
PRUCO Life Insurance Company	19.2%	1	\$42,285,030	\$0	\$15,464,300	36.6%
Pacific Life & Annuity Company	0.0%	60	\$4,500	\$0	\$0	0.0%
Pacific Life Insurance Company	5.1%	5	\$11,235,957	\$0	\$9,876,750	87.9%
Protective Life Insurance Company	4.7%	6	\$10,373,970	\$0	\$1,951,993	18.8%
Prudential Insurance Company Of America The	2.1%	13	\$4,634,148	\$699,723	\$23,489,463	522.0%
Reliastar Life Ins Co of NY	0.0%	64	\$156	\$0	\$0	0.0%
Reliastar Life Insurance Company	0.4%	25	\$793,689	\$0	\$1,697,348	213.9%
Riversource Life Insurance Company	3.0%	9	\$6,556,438	\$0	\$3,096,679	47.2%
Security Life Of Denver Insurance Company	0.6%	19	\$1,410,929	\$0	\$291,284	20.6%
Sentry Life Insurance Company (I&h Acct)	0.0%	61	\$4,463	\$0	\$0	0.0%
State Farm Life Insurance Company	0.6%	20	\$1,408,750	\$0	\$2,594,213	184.1%
Symetra Life Insurance Company	0.0%	45	\$42,264	\$0	\$1,166,744	2760.6%
Talcott Resolution Life & Annuity Ins Co	2.1%	12	\$4,664,423	\$0	\$15,032,774	322.3%
Talcott Resolution Life Insurance Company	0.0%	42	\$78,672	\$0	\$7,728,334	9823.5%
Thrivent Financial For Lutherans	3.6%	8	\$7,949,615	\$0	\$1,891,186	23.8%
Transamerica Financial Life Ins Co	0.0%	56	\$9,778	\$0	\$0	0.0%
Transamerica Life Insurance Company	1.2%	17	\$2,548,763	\$0	\$13,680,680	536.8%
Union Security Insurance Company	0.2%	29	\$451,957	\$0	\$1,533,788	339.4%
United Of Omaha Life Insurance Company	0.0%	53	\$10,111	\$0	\$526,694	5209.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
William Penn Life Insurance Company Of New York	0.0%	66	\$0	\$0	\$176,414	—
Zurich American Life Insurance Company	0.0%	46	\$36,728	\$0	\$180,402	491.2%
<b>Total</b>	<b>100.0%</b>		<b>\$219,739,525</b>	<b>\$5,495,929</b>	<b>\$260,475,484</b>	<b>121.0%</b>

## INDIVIDUAL: ANNUITIES ORDINARY

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
1891 Financial Life	0.0%	132	\$35,131	\$0	\$32,566	92.7%
AAA Life Insurance Company	0.0%	94	\$395,884	\$0	\$504,445	127.4%
AMICA Life Insurance Company	0.0%	168	\$1,800	\$0	\$19,810	1100.6%
Allianz Life Insurance Co Of North America	0.0%	107	\$181,025	\$0	\$6,046,484	3340.1%
American Amicable Life Insurance Co of TX	0.0%	111	\$126,966	\$0	\$102,160	80.5%
American Bankers Life Assurance Of Florida	0.0%	195	\$32	\$0	\$0	0.0%
American Benefit Life Insurance Company	0.0%	160	\$4,904	\$0	\$11,641	237.4%
American Equity Investment Life Ins Co	0.0%	92	\$413,413	\$0	\$9,410,344	2276.3%
American Family Life Insurance Company	0.1%	70	\$1,389,353	\$0	\$4,301,562	309.6%
American Fidelity Assurance Company	0.0%	83	\$651,238	\$0	\$2,115,245	324.8%
American Fidelity Life Insurance Company	0.0%	117	\$88,283	\$0	\$0	0.0%
American General Life Insurance Co	0.8%	24	\$19,650,114	\$76	\$45,903,922	233.6%
American Heritage Life Insurance Company	0.0%	179	\$600	\$0	\$0	0.0%
American Home Life Insurance Company	0.0%	139	\$24,185	\$0	\$101,698	420.5%
American Life & Security Corp	1.5%	12	\$36,321,668	\$0	\$0	0.0%
American Memorial Life Insurance Company	0.0%	148	\$9,694	\$0	\$105,780	1091.2%
American National Insurance Company	0.8%	27	\$17,857,574	\$0	\$2,821,902	15.8%
American Retirement Life Insurance Company	0.0%	230	\$0	\$0	\$17,463	—

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
American United Life Insurance Company	0.0%	88	\$501,815	\$0	\$994,707	198.2%
Americo Financial Life & Annuity Ins Co	0.2%	52	\$3,856,357	\$0	\$448,335	11.6%
Ameritas Life Insurance Corp	0.0%	153	\$6,829	\$0	\$3,289,305	48166.7%
Annuity Investors Life Insurance Company	( 0.0%)	237	\$-101,360	\$0	\$106,247	( 104.8%)
Aspida Life Insurance Company	0.5%	34	\$12,788,333	\$0	\$6,165	0.0%
Assured Life Association	0.0%	184	\$290	\$0	\$1,090	375.9%
Assurity Life Insurance Company	0.0%	157	\$6,000	\$0	\$668,506	11141.8%
Athene Annuity & Life Assurance Company	0.0%	122	\$54,095	\$0	\$2,982,602	5513.6%
Athene Annuity & Life Assurance Co of NY	0.0%	215	\$0	\$0	\$492,065	-
Athene Annuity & Life Company	2.3%	9	\$53,093,186	\$0	\$17,880,118	33.7%
Atlantic Coast Life Insurance Company	0.7%	31	\$15,550,962	\$0	\$3,010,785	19.4%
Aurora National Life Assurance Company	0.0%	197	\$0	\$0	\$268,732	-
Auto Club Life Insurance Company	0.0%	228	\$0	\$0	\$8,197	-
Auto Owners Life Insurance Company	0.0%	73	\$1,126,315	\$0	\$1,519,680	134.9%
Baltimore Life Insurance Company The	0.0%	198	\$0	\$0	\$4,908	-
Bankers Fidelity Life Insurance Company	0.0%	165	\$2,880	\$0	\$0	0.0%
Bankers Life & Casualty Company	0.1%	57	\$2,513,692	\$0	\$10,156,653	404.1%
Beneficial Life Insurance Company	0.0%	200	\$0	\$0	\$102,881	-
Berkley Life & Health Insurance Company	0.0%	185	\$261	\$0	\$4,117	1577.4%
Berkshire Hathaway Life Insurance Co of NE	0.0%	203	\$0	\$0	\$313,887	-
Brighthouse Life Insurance Company	1.1%	17	\$26,557,910	\$0	\$38,686,703	145.7%
C M Life Insurance Company	0.2%	45	\$4,912,826	\$0	\$16,733,992	340.6%
CICA Life Insurance Company Of America	0.0%	101	\$292,250	\$0	\$41,131	14.1%
CMFG Life Insurance Company	0.0%	90	\$459,547	\$0	\$2,247,250	489.0%
Canada Life Assurance Company	0.0%	225	\$0	\$0	\$804,208	-



Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Capitol Life Insurance Company	0.0%	87	\$570,947	\$0	\$248,412	43.5%
Catholic Financial Life	0.0%	108	\$171,784	\$0	\$211,888	123.3%
Catholic Holy Family Society	0.1%	60	\$2,231,403	\$0	\$1,005,386	45.1%
Catholic Order Of Foresters	0.0%	186	\$240	\$0	\$16,318	6799.2%
Central Security Life Insurance Co	0.0%	162	\$3,813	\$0	\$70,605	1851.7%
Chesapeake Life Insurance Company The	0.0%	194	\$118	\$0	\$0	0.0%
Church Life Insurance Corporation	0.0%	142	\$11,893	\$0	\$38,369	322.6%
Cincinnati Life Insurance Company The	0.0%	110	\$136,481	\$0	\$1,316,756	964.8%
Clear Spring Life & Annuity Company	0.4%	39	\$8,622,655	\$0	\$10,149,637	117.7%
Colonial Penn Life Insurance Company	0.0%	201	\$0	\$0	\$36,000	—
Columbian Mutual Life Insurance Co	0.0%	155	\$6,200	\$0	\$0	0.0%
Columbus Life Insurance Company	0.0%	104	\$261,926	\$0	\$19,434,995	7420.0%
Connecticut General Life Ins Co	0.0%	202	\$0	\$0	\$976,293	—
Continental General Insurance Company	0.0%	174	\$1,200	\$0	\$68,493	5707.8%
Country Investors Life Assurance Company	0.1%	71	\$1,330,668	\$0	\$1,621,514	121.9%
Country Life Insurance Company	0.0%	205	\$0	\$14	\$33,015	—
Croatian Fraternal Union Of America	0.0%	164	\$3,000	\$0	\$0	0.0%
Dearborn Life Insurance Company	0.0%	221	\$0	\$0	\$13,288	—
Delaware Life Insurance Company	1.7%	11	\$39,824,860	\$0	\$20,511,157	51.5%
ELCO Mutual Life & Annuity	0.2%	47	\$4,720,315	\$0	\$7,277,929	154.2%
EMC National Life Company	0.0%	97	\$348,044	\$0	\$904,696	259.9%
Eagle Life Insurance Company	0.0%	84	\$626,539	\$0	\$1,511,878	241.3%
Empower Annuity Insurance Company	0.0%	236	\$0	\$0	\$67,451	—
Empower Annuity Insurance Company Of America	( 0.0%)	238	\$-132,693	\$0	\$1,178,896	( 888.4%)
Equitable Financial Life Ins Co of Am.	0.0%	128	\$40,609	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Equitable Financial Life Insurance Company	0.0%	126	\$43,194	\$0	\$2,070,383	4793.2%
Equitrust Life Insurance Company	0.0%	95	\$384,944	\$0	\$0	0.0%
Everlake Life Insurance Company	0.0%	141	\$14,380	\$0	\$7,818,367	54369.7%
Family Service Life Insurance Company	0.0%	223	\$0	\$0	\$181,910	—
Farm Bureau Life Ins Co of MO	0.2%	44	\$4,988,828	\$0	\$8,640,092	173.2%
Farmers New World Life Insurance Company	0.0%	89	\$477,212	\$0	\$3,707,757	777.0%
Federated Life Insurance Company	0.0%	76	\$916,774	\$0	\$2,098,211	228.9%
Fidelity & Guaranty Life Insurance Company	0.0%	207	\$0	\$0	\$3,402,524	—
Fidelity Security Life Insurance Company	0.2%	53	\$3,593,968	\$0	\$4,544,697	126.5%
First Catholic Slovak Ladies Assn of the US of A	0.0%	161	\$4,800	\$0	\$0	0.0%
First Catholic Slovak Union of the US & Canada	0.0%	115	\$90,904	\$0	\$136,112	149.7%
First Guaranty Insurance Company	0.0%	143	\$11,566	\$0	\$58,777	508.2%
First Penn–pacific Life Insurance Company	0.0%	159	\$5,279	\$0	\$2,760	52.3%
Forethought Life Insurance Company	6.1%	3	\$144,473,318	\$0	\$12,211,284	8.5%
Fortitude Life Insurance & Annuity Company	0.1%	68	\$1,533,016	\$0	\$28,327,205	1847.8%
Fortitude US Reinsurance Company	0.0%	138	\$25,000	\$0	\$8,233	32.9%
Funeral Directors Life Insurance Co	0.2%	51	\$3,898,694	\$0	\$1,467,507	37.6%
GBU Financial Life	0.1%	65	\$1,773,315	\$0	\$2,020,153	113.9%
Genworth Life & Annuity Insurance Company	0.0%	193	\$125	\$0	\$9,578,883	7663106%
Genworth Life Insurance Company	0.0%	218	\$0	\$0	\$18,615,717	—
Gleaner Life Insurance Society	0.0%	130	\$37,461	\$0	\$900,172	2403.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Government Personnel Mutual Life Insurance Co	0.0%	172	\$1,270	\$0	\$2,509	197.6%
Great Southern Life Insurance Company	0.0%	166	\$2,308	\$0	\$11,263	488.0%
Great Western Insurance Company	0.0%	137	\$29,149	\$0	\$18,735	64.3%
Guarantee Trust Life Insurance Company	0.0%	181	\$532	\$0	\$3,229	607.0%
Guaranty Income Life Insurance Company	0.5%	37	\$10,774,796	\$0	\$1,834,284	17.0%
Guardian Insurance & Annuity Company Inc	0.4%	38	\$9,888,678	\$0	\$2,604,621	26.3%
Homesteaders Life Company	0.0%	125	\$45,181	\$0	\$25,934	57.4%
Horace Mann Life Insurance Company	0.1%	61	\$2,199,737	\$0	\$3,631,706	165.1%
HumanaDental Insurance Company	0.0%	149	\$9,152	\$197	\$0	2.2%
IA American Life Insurance Company	0.0%	127	\$42,036	\$0	\$5,224	12.4%
Ibexis Life & Annuity Insurance Company	0.0%	91	\$455,280	\$0	\$0	0.0%
IdeaLife Insurance Company	0.0%	188	\$212	\$0	\$4,177	1970.3%
Illinois Mutual Life Insurance Company	0.0%	144	\$11,300	\$0	\$150,480	1331.7%
Integrity Life Insurance Company	0.1%	67	\$1,611,386	\$0	\$4,006,409	248.6%
Investors Heritage Life Insurance Company	0.3%	40	\$8,143,560	\$0	\$186,219	2.3%
Investors Life Insurance Co Of North America	0.0%	208	\$0	\$0	\$4,600	—
Jackson National Life Insurance Company	0.1%	66	\$1,700,833	\$0	\$22,200,893	1305.3%
Jefferson National Life Insurance Company	0.0%	189	\$200	\$0	\$0	0.0%
John Alden Life Insurance Company	0.0%	210	\$0	\$0	\$231,462	—
John Hancock Life Insurance Company (usa)	0.0%	212	\$0	\$0	\$16,178,859	—
Kansas City Life Insurance Company	0.8%	23	\$19,670,765	\$407	\$13,626,418	69.3%
Knights Of Columbus	0.0%	105	\$240,993	\$0	\$0	0.0%
Lafayette Life Insurance Company The	0.0%	151	\$7,000	\$0	\$63,866	912.4%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Liberty Bankers Life Insurance Company	0.0%	80	\$784,943	\$0	\$26,694	3.4%
Liberty National Life Insurance Company	0.0%	133	\$32,440	\$0	\$895,141	2759.4%
Life Insurance Company Of North America	0.0%	211	\$0	\$0	\$1,136,102	—
Life Insurance Company Of The Southwest	0.0%	81	\$784,191	\$0	\$561,022	71.5%
LifeSecure Insurance Company	0.0%	135	\$31,096	\$0	\$24,437	78.6%
Lincoln Benefit Life Company	0.0%	86	\$590,745	\$0	\$13,451,630	2277.1%
Lincoln Heritage Life Insurance Company	0.0%	131	\$35,899	\$0	\$163,045	454.2%
Lincoln Life & Annuity Company Of New York	0.0%	77	\$916,488	\$0	\$301,287	32.9%
Lincoln National Life Insurance Company, The	0.8%	25	\$19,483,133	\$0	\$24,759,696	127.1%
Loyal American Life Insurance Company	0.0%	187	\$222	\$0	\$50,517	22755.4%
Loyal Christian Benefit Association	0.0%	180	\$540	\$0	\$5,459	1010.9%
Madison National Life Insurance Company Inc	0.0%	118	\$75,696	\$0	\$190,520	251.7%
Manhattan Life Insurance Company	0.0%	213	\$0	\$0	\$18,048	—
Manhattan National Life Insurance Company	0.0%	150	\$8,737	\$0	\$9,237	105.7%
Massachusetts Mutual Life Insurance Company	5.4%	4	\$128,080,542	\$14,323	\$15,194,659	11.9%
Massmutual Ascend Life Insurance Company	2.8%	6	\$66,670,988	\$0	\$21,363,318	32.0%
Metropolitan Life Insurance Company	0.0%	121	\$54,467	\$58	\$8,034,314	14750.9%
Metropolitan Tower Life Insurance Company	0.0%	177	\$840	\$0	\$0	0.0%
Midland National Life Insurance Company	0.6%	32	\$15,017,517	\$58	\$9,261,096	61.7%
Midwest National Life Ins Co of TN	0.0%	163	\$3,373	\$0	\$36,836	1092.1%
Midwestern United Life Insurance Company	0.0%	214	\$0	\$0	\$3,016	—

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Minnesota Life Insurance Company	0.1%	54	\$3,283,975	\$0	\$2,895,305	88.2%
Modern Woodmen Of America	1.0%	20	\$23,187,541	\$68	\$35,364,088	152.5%
Mutual Of America Life Insurance Company	0.0%	232	\$0	\$0	\$174,364	–
Nassau Life & Annuity Company	0.0%	169	\$1,770	\$0	\$11,532	651.5%
National Guardian Life Insurance Company	0.0%	140	\$21,800	\$0	\$151,893	696.8%
National Life Insurance Company	0.0%	152	\$7,000	\$106	\$527,090	7531.4%
National Western Life Insurance Company	0.0%	136	\$30,480	\$0	\$2,000,561	6563.5%
Nationwide Life & Annuity Insurance Company	0.0%	114	\$101,727	\$0	\$443,535	436.0%
Nationwide Life Insurance Company	0.8%	26	\$18,106,480	\$0	\$2,836,803	15.7%
New York Life Group Insurance Company Of NY	0.0%	209	\$0	\$0	\$9,600	–
New York Life Insurance & Annuity Corporation	18.3%	2	\$429,461,055	\$0	\$218,561,025	50.9%
New York Life Insurance Company	0.1%	64	\$1,958,748	\$290,290	\$1,573,773	95.2%
North American Co For Life & Health Insurance	0.2%	48	\$4,553,172	\$0	\$2,962,038	65.1%
Northwestern Mutual Life Insurance Company	0.7%	28	\$16,977,742	\$2,259,664	\$5,227,299	44.1%
Occidental Life Insurance Company Of NC	0.0%	100	\$292,510	\$0	\$152,434	52.1%
Oceanview Life & Annuity Company	2.1%	10	\$50,064,761	\$0	\$6,009,473	12.0%
Ohio National Life Assurance Corporation	0.0%	233	\$0	\$0	\$170,694	–
Ohio National Life Insurance Company The	0.0%	103	\$266,818	\$0	\$17,620,441	6603.9%
Ohio State Life Insurance Company The	0.1%	62	\$2,099,162	\$0	\$28,639	1.4%
Old United Life Insurance Company	0.0%	224	\$0	\$0	\$59,656	–
Oxford Life Insurance Company	0.1%	55	\$2,827,395	\$0	\$148,268	5.2%
PRUCO Life Insurance Company	0.6%	33	\$14,236,293	\$0	\$398,330	2.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Pacific Guardian Life Insurance Company Ltd	0.2%	43	\$5,797,969	\$0	\$1,290	0.0%
Pacific Life & Annuity Company	4.3%	5	\$101,792,180	\$0	\$2,096,343	2.1%
Pacific Life Insurance Company	23.0%	1	\$540,556,207	\$0	\$57,302,487	10.6%
Pan–American Life Insurance Company	0.0%	171	\$1,520	\$0	\$16,713	1099.5%
Pekin Life Insurance Company	0.0%	154	\$6,650	\$0	\$170,610	2565.6%
Penn Insurance & Annuity Company The	0.0%	235	\$0	\$0	\$25,789	–
Penn Mutual Life Insurance Company The	0.1%	63	\$1,964,097	\$3,482	\$7,358,847	374.8%
Physicians Life Insurance Company	0.0%	222	\$0	\$0	\$238,553	–
Pioneer American Insurance Company	0.0%	146	\$10,235	\$0	\$1,900	18.6%
Pioneer Mutual Life Insurance Company	0.0%	167	\$1,894	\$0	\$16,561	874.4%
Polish National Alliance Of The United States Of North America	0.0%	129	\$40,000	\$0	\$0	0.0%
Polish Roman Catholic Union Of America	0.0%	82	\$652,617	\$0	\$74,283	11.4%
Primerica Life Insurance Company	0.0%	156	\$6,172	\$0	\$92,898	1505.2%
Principal Life Insurance Company	0.0%	93	\$397,857	\$0	\$11,467,546	2882.3%
Protective Life & Annuity Insurance Company	0.0%	231	\$0	\$0	\$560,648	–
Protective Life Insurance Company	0.2%	49	\$4,537,972	\$0	\$8,634,985	190.3%
Provident Life & Accident Insurance Company	0.0%	216	\$0	\$0	\$30	–
Prudential Insurance Company Of America The	0.0%	85	\$614,666	\$226	\$9,467,728	1540.3%
Puritan Life Insurance Company Of America	0.1%	69	\$1,390,343	\$0	\$0	0.0%
Reliance Standard Life Insurance Company	1.3%	15	\$29,643,488	\$0	\$5,921,889	20.0%
Reliastar Life Ins Co of NY	0.0%	199	\$0	\$0	\$621	–
Reliastar Life Insurance Company	0.0%	119	\$67,146	\$0	\$2,753,614	4100.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Riversource Life Insurance Company	0.0%	106	\$210,000	\$0	\$24,675,899	11750.4%
Royal Neighbors Of America	0.0%	112	\$121,488	\$0	\$423,448	348.6%
S USA Life Insurance Company Inc	0.5%	35	\$12,172,623	\$0	\$202,588	1.7%
Sagicor Life Insurance Company	1.1%	18	\$26,145,664	\$0	\$14,027,874	53.7%
Security Benefit Life Insurance Company	0.7%	29	\$16,647,059	\$0	\$9,017,360	54.2%
Security Mutual Life Insurance Company Of NY	0.0%	217	\$0	\$0	\$18,397	—
Security National Life Insurance Company	0.0%	113	\$107,732	\$0	\$165,319	153.5%
Sentry Life Insurance Company (l&h Acct)	0.0%	96	\$369,438	\$0	\$86,376	23.4%
Shelter Life Insurance Company	0.0%	74	\$969,027	\$0	\$5,352,801	552.4%
Shenandoah Life Insurance Company	0.0%	176	\$1,000	\$0	\$34,629	3462.9%
Silac Insurance Company	1.5%	13	\$34,651,312	\$0	\$3,517,799	10.2%
Slovene National Benefit Society	0.0%	196	\$0	\$0	\$2,399	—
Standard Insurance Company	0.3%	42	\$6,726,567	\$0	\$7,599,215	113.0%
Standard Life & Accident Insurance Company	0.0%	173	\$1,225	\$0	\$12,117	989.1%
State Farm Life Insurance Company	0.7%	30	\$15,706,835	\$0	\$31,218,803	198.8%
State Life Insurance Company	0.2%	46	\$4,777,244	\$0	\$5,703,880	119.4%
State Mutual Insurance Company	0.0%	124	\$50,000	\$0	\$0	0.0%
Sun Life Assurance Company Of Canada	0.0%	226	\$0	\$0	\$1,685	—
Swiss Re Life & Health America Inc	0.0%	227	\$0	\$0	\$24,000	—
Symetra Life Insurance Company	1.0%	19	\$24,260,335	\$0	\$14,204,731	58.6%
TIAA – CREF Life Insurance Company	0.0%	98	\$309,950	\$0	\$1,794,452	578.9%
Talcott Resolution Life & Annuity Ins Co	0.1%	58	\$2,296,234	\$0	\$7,927,867	345.3%
Talcott Resolution Life Insurance Company	0.1%	59	\$2,237,998	\$0	\$5,699,145	254.7%
Teachers Ins & Annuity Assn of America	1.1%	16	\$26,879,599	\$37,204,848	\$153,350,394	708.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
The Independent Order Of Foresters, U.s. Branch	0.0%	192	\$150	\$0	\$223,255	148837%
The Savings Bank Mutual Life Ins Co of MA	0.0%	123	\$53,515	\$0	\$0	0.0%
Thrivent Financial For Lutherans	1.4%	14	\$32,836,793	\$17,717	\$33,695,153	102.7%
Trans World Assurance Company	0.0%	116	\$89,323	\$0	\$48,776	54.6%
Transamerica Financial Life Ins Co	0.0%	219	\$0	\$0	\$236,166	—
Transamerica Life Insurance Company	0.0%	75	\$937,780	\$0	\$29,599,163	3156.3%
Trustmark Insurance Company	0.0%	134	\$31,430	\$0	\$873,956	2780.6%
U.s. Financial Life Insurance Company	0.0%	170	\$1,750	\$0	\$3,542	202.4%
USA Life One Insurance Company Of Indiana	0.0%	220	\$0	\$0	\$606	—
USAA Life Insurance Company	2.3%	7	\$54,513,302	\$0	\$16,360,732	30.0%
Unified Life Insurance Company	0.0%	178	\$770	\$0	\$4,141	537.8%
Union Fidelity Life Insurance Company	0.0%	206	\$0	\$0	\$244,178	—
Union Security Insurance Company	0.0%	158	\$5,640	\$0	\$583,449	10344.8%
United American Insurance Company	0.1%	72	\$1,233,941	\$0	\$3,796,416	307.7%
United Fidelity Life Insurance Company	0.0%	145	\$10,395	\$0	\$103,533	996.0%
United Heritage Life Insurance Company	0.1%	56	\$2,561,008	\$0	\$2,487,180	97.1%
United Life Insurance Company	2.3%	8	\$53,654,393	\$0	\$7,084,410	13.2%
United National Life Ins Co of America	0.0%	183	\$300	\$0	\$0	0.0%
United Of Omaha Life Insurance Company	1.0%	21	\$22,690,410	\$0	\$10,423,773	45.9%
United States Life Insurance Co New York	0.3%	41	\$7,614,755	\$-1	\$2,397,036	31.5%
Universal Guaranty Life Insurance Company	0.0%	147	\$10,116	\$0	\$0	0.0%
Vantis Life Insurance Company	0.0%	175	\$1,000	\$0	\$36,864	3686.4%
Variable Annuity Life Insurance Company	0.5%	36	\$11,383,601	\$0	\$19,883,813	174.7%
Venerable Insurance & Annuity Company	0.0%	102	\$288,300	\$0	\$4,338,127	1504.7%



Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Voya Retirement Insurance & Annuity Company	0.0%	99	\$298,072	\$0	\$1,385,380	464.8%
Washington National Insurance Company	0.0%	120	\$59,177	\$0	\$1,443,732	2439.7%
West Coast Life Insurance Company	0.0%	190	\$170	\$0	\$4,919	2893.5%
Western & Southern Life Insurance Company	0.0%	191	\$157	\$0	\$41,239	26266.9%
Western Catholic Union	0.2%	50	\$4,472,427	\$0	\$5,878,441	131.4%
Western Southern Life Assurance Company	0.9%	22	\$20,093,396	\$0	\$34,726,167	172.8%
Western United Life Assurance Company	0.0%	229	\$0	\$0	\$248,742	—
Wilcac Life Insurance Company	0.0%	204	\$0	\$0	\$1,375,154	—
William Penn Association	0.0%	78	\$900,485	\$0	\$307,269	34.1%
Woman's Life Insurance Society	0.0%	182	\$325	\$0	\$0	0.0%
Woodmen Of The World Life Insurance Society	0.0%	79	\$807,839	\$0	\$2,054,979	254.4%
Zurich American Life Insurance Company	0.0%	234	\$0	\$0	\$709,473	—
<b>Total</b>	<b>100.0%</b>		<b>\$2,351,536,800</b>	<b>\$39,791,533</b>	<b>\$1,377,112,571</b>	<b>60.3%</b>

## INDIVIDUAL: ANNUITIES VARIABLE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Allianz Life Insurance Co Of North America	4.2%	10	\$82,799,830	\$0	\$48,959,241	59.1%
Allianz Life Insurance Company Of New York	0.0%	66	\$0	\$0	\$10,694	—
American Family Life Insurance Company	0.0%	42	\$217,333	\$0	\$963,208	443.2%
American General Life Insurance Co	19.5%	1	\$384,703,932	\$0	\$300,014,668	78.0%
American National Insurance Company	0.0%	64	\$0	\$0	\$9,697	—
American United Life Insurance Company	0.0%	53	\$22,085	\$0	\$2,969,305	13444.9%
Ameritas Life Insurance Corp	0.0%	34	\$584,775	\$0	\$5,606,485	958.7%
Annuity Investors Life Insurance Company	0.0%	46	\$108,802	\$0	\$325,032	298.7%
Brighthouse Life Insurance Company	4.4%	8	\$86,507,197	\$0	\$146,702,415	169.6%
C M Life Insurance Company	0.0%	43	\$162,836	\$0	\$2,590,519	1590.9%
CMFG Life Insurance Company	0.0%	51	\$43,170	\$0	\$1,110,448	2572.3%
Commonwealth Annuity & Life Insurance Co	0.0%	48	\$91,529	\$0	\$7,567,492	8267.9%
Country Investors Life Assurance Company	0.0%	61	\$600	\$0	\$9,240	1540.0%
Delaware Life Insurance Company	0.1%	30	\$1,102,647	\$0	\$1,242,271	112.7%
Equitable Financial Life Ins Co of Am.	0.3%	23	\$6,630,526	\$0	\$41,948	0.6%
Equitable Financial Life Insurance Company	4.3%	9	\$85,300,728	\$0	\$94,202,640	110.4%
Equitrust Life Insurance Company	0.0%	54	\$17,135	\$0	\$325,704	1900.8%
Everlake Life Insurance Company	0.0%	63	\$0	\$0	\$3,309,386	—

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Farmers New World Life Insurance Company	0.0%	57	\$8,840	\$0	\$694,760	7859.3%
Fidelity Investments Life Insurance Company	0.7%	22	\$12,844,845	\$0	\$21,425,632	166.8%
Fidelity Security Life Insurance Company	0.0%	56	\$16,305	\$0	\$198,838	1219.5%
Forethought Life Insurance Company	8.9%	4	\$175,739,895	\$0	\$9,678,156	5.5%
Genworth Life & Annuity Insurance Company	0.1%	29	\$1,622,110	\$0	\$34,941,700	2154.1%
Guardian Insurance & Annuity Company Inc	0.0%	58	\$2,792	\$0	\$10,686,916	382769%
Integrity Life Insurance Company	0.0%	49	\$75,380	\$0	\$1,221,367	1620.3%
Jackson National Life Insurance Company	9.3%	3	\$183,336,440	\$0	\$300,561,747	163.9%
Jefferson National Life Insurance Company	1.3%	16	\$26,604,657	\$0	\$2,915,964	11.0%
John Hancock Life Insurance Company (usa)	0.0%	39	\$291,664	\$0	\$126,079,027	43227.5%
Kansas City Life Insurance Company	0.0%	33	\$723,898	\$0	\$3,657,262	505.2%
Life Insurance Company Of The Southwest	0.2%	26	\$3,565,301	\$0	\$6,529,768	183.1%
Lincoln Benefit Life Company	0.0%	50	\$69,532	\$0	\$2,332,779	3355.0%
Lincoln Life & Annuity Company Of New York	0.0%	65	\$0	\$0	\$200,903	—
Lincoln National Life Insurance Company, The	8.0%	5	\$158,264,917	\$0	\$218,181,487	137.9%
MML Bay State Life Insurance Company	0.0%	73	\$0	\$0	\$69,626	—
MONY Life Insurance Company	0.0%	67	\$0	\$0	\$19,636	—
Massachusetts Mutual Life Insurance Company	0.1%	28	\$1,818,491	\$0	\$54,280,182	2984.9%
Members Life Insurance Company	0.0%	45	\$155,313	\$0	\$514,594	331.3%
Metropolitan Life Insurance Company	0.0%	35	\$536,844	\$0	\$78,472,656	14617.4%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Metropolitan Tower Life Insurance Company	0.0%	38	\$346,119	\$0	\$1,985,377	573.6%
Midland National Life Insurance Company	0.2%	25	\$3,640,610	\$0	\$2,245,114	61.7%
Minnesota Life Insurance Company	0.2%	24	\$4,115,419	\$0	\$29,650,400	720.5%
Modern Woodmen Of America	0.2%	27	\$3,552,422	\$0	\$1,548,674	43.6%
Nassau Life Insurance Company	0.0%	68	\$0	\$0	\$19,427	—
Nationwide Life & Annuity Insurance Company	0.0%	75	\$0	\$0	\$58,993	—
Nationwide Life Insurance Company	2.1%	13	\$41,712,903	\$0	\$15,081,214	36.2%
New England Life Insurance Company	0.0%	44	\$161,392	\$0	\$3,362,237	2083.3%
New York Life Insurance & Annuity Corporation	2.8%	12	\$54,975,177	\$0	\$58,281,796	106.0%
Northwestern Mutual Life Insurance Company	1.4%	15	\$26,686,288	\$628,823	\$45,327,316	172.2%
Ohio National Life Insurance Company The	0.0%	40	\$283,980	\$0	\$31,579,318	11120.3%
PHL Variable Insurance Company	0.0%	76	\$0	\$0	\$629	—
PRUCO Life Insurance Company	5.2%	6	\$101,794,819	\$0	\$684,414,659	672.3%
Pacific Life & Annuity Company	0.0%	41	\$260,457	\$0	\$1,770,949	679.9%
Pacific Life Insurance Company	4.6%	7	\$91,655,768	\$0	\$145,208,776	158.4%
Principal Life Insurance Company	0.7%	20	\$13,934,881	\$0	\$11,472,338	82.3%
Protective Life Insurance Company	12.6%	2	\$247,529,454	\$0	\$359,183,445	145.1%
Prudential Insurance Company Of America The	0.0%	52	\$37,922	\$953	\$7,406,819	19534.2%
Reliastar Life Ins Co of NY	0.0%	60	\$1,200	\$0	\$31,754	2646.2%
Reliastar Life Insurance Company	0.0%	55	\$16,786	\$0	\$923,568	5502.0%
Riversource Life Insurance Company	1.0%	17	\$20,480,856	\$0	\$132,169,403	645.3%
Security Benefit Life Insurance Company	0.9%	18	\$17,595,855	\$0	\$9,531,303	54.2%
Sentry Life Insurance Company (I&h Acct)	0.0%	70	\$0	\$0	\$31,558	—

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
State Farm Life Insurance Company	0.0%	36	\$389,357	\$0	\$2,069,949	531.6%
Symetra Life Insurance Company	0.0%	69	\$0	\$0	\$38,841	—
TIAA–CREF Life Insurance Company	0.0%	37	\$354,998	\$0	\$1,406,407	396.2%
Teachers Ins & Annuity Assn of America	0.8%	19	\$16,074,121	\$0	\$25,604,156	159.3%
Thrivent Financial For Lutherans	3.2%	11	\$63,205,293	\$0	\$82,962,485	131.3%
Transamerica Financial Life Ins Co	0.1%	31	\$1,017,500	\$0	\$9,186,880	902.9%
Transamerica Life Insurance Company	1.7%	14	\$32,817,747	\$0	\$394,042,832	1200.7%
USAA Life Insurance Company	0.0%	71	\$0	\$0	\$528	—
United States Life Insurance Co New York	0.0%	72	\$0	\$0	\$4,250,787	—
Variable Annuity Life Insurance Company	0.7%	21	\$13,445,320	\$0	\$48,103,782	357.8%
Venerable Insurance & Annuity Company	0.0%	47	\$108,540	\$0	\$3,297,717	3038.3%
Voya Retirement Insurance & Annuity Company	0.0%	74	\$0	\$0	\$4,455,324	—
Western Southern Life Assurance Company	0.0%	59	\$1,450	\$0	\$30,673	2115.4%
Woodmen Of The World Life Insurance Society	0.0%	62	\$0	\$0	\$79,293	—
Zurich American Life Insurance Company	0.1%	32	\$1,005,515	\$0	\$6,555,951	652.0%
<b>Total</b>	<b>100.0%</b>		<b>\$1,971,172,498</b>	<b>\$629,776</b>	<b>\$3,611,994,065</b>	<b>183.3%</b>

## INDIVIDUAL: ANNUITIES MODIFIED GUARANTEED

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
CMFG Life Insurance Company	1.9%	4	\$1,432,897	\$0	\$230,231	16.1%
Dearborn Life Insurance Company	0.0%	14	\$0	\$0	\$164,672	—
Equitrust Life Insurance Company	8.6%	2	\$6,541,894	\$0	\$728,247	11.1%
Everlake Life Insurance Company	0.0%	10	\$0	\$0	\$188,973	—
Genworth Life & Annuity Insurance Company	0.0%	11	\$0	\$0	\$402,079	—
Integrity Life Insurance Company	1.7%	5	\$1,330,773	\$0	\$1,929,929	145.0%
Members Life Insurance Company	3.6%	3	\$2,770,786	\$0	\$604,609	21.8%
Metropolitan Tower Life Insurance Company	0.0%	15	\$0	\$0	\$2,875,100	—
Minnesota Life Insurance Company	0.0%	12	\$0	\$0	\$633,406	—
Nassau Life & Annuity Company	0.9%	6	\$717,887	\$0	\$324,009	45.1%
Nassau Life Insurance Company	0.0%	9	\$3,728	\$0	\$2,107,743	56538.2%
PHL Variable Insurance Company	0.0%	8	\$19,823	\$0	\$3,571,186	18015.4%
Protective Life Insurance Company	0.0%	13	\$0	\$0	\$8,533,060	—
Venerable Insurance & Annuity Company	0.1%	7	\$60,464	\$0	\$911,080	1506.8%
Voya Retirement Insurance & Annuity Company	(0.0%)	16	\$-30,954	\$0	\$0	0.0%
Western Southern Life Assurance Company	83.2%	1	\$63,613,609	\$0	\$9,751,392	15.3%
<b>Total</b>	<b>100.0%</b>		<b>\$76,460,907</b>	<b>\$0</b>	<b>\$32,955,716</b>	<b>43.1%</b>

## INDIVIDUAL: ANNUITIES EQUITY INDEXED

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Allianz Life Insurance Co Of North America	7.5%	5	\$145,907,894	\$0	\$121,167,802	83.0%
American Equity Investment Life Ins Co	5.7%	7	\$110,240,142	\$0	\$118,034,353	107.1%
American General Life Insurance Co	16.1%	1	\$311,461,438	\$0	\$10,956,994	3.5%
American National Insurance Company	0.2%	30	\$3,084,616	\$0	\$5,691,419	184.5%
American United Life Insurance Company	0.0%	48	\$0	\$0	\$338,217	—
Americo Financial Life & Annuity Ins Co	0.1%	33	\$1,133,079	\$0	\$3,440,718	303.7%
Ameritas Life Insurance Corp	0.7%	21	\$12,650,765	\$0	\$7,121,645	56.3%
Annuity Investors Life Insurance Company	0.0%	38	\$281,993	\$0	\$183,010	64.9%
Athene Annuity & Life Assurance Company	0.0%	45	\$2,500	\$0	\$7,127,347	285094%
Athene Annuity & Life Company	12.6%	2	\$244,501,807	\$0	\$113,828,960	46.6%
Bankers Life & Casualty Company	2.2%	13	\$42,531,341	\$0	\$0	0.0%
Beneficial Life Insurance Company	0.0%	49	\$0	\$0	\$6,509	—
C M Life Insurance Company	0.5%	23	\$9,054,506	\$0	\$0	0.0%
CMFG Life Insurance Company	0.0%	50	\$0	\$0	\$673,718	—
Central States Health & Life Co Of Omaha	0.0%	46	\$29	\$0	\$0	0.0%
Clear Spring Life & Annuity Company	0.2%	26	\$4,376,293	\$0	\$4,665,390	106.6%
Columbus Life Insurance Company	0.0%	37	\$384,106	\$0	\$70,462	18.3%
Dearborn Life Insurance Company	0.0%	56	\$0	\$0	\$43,580	—
Delaware Life Insurance Company	1.7%	16	\$33,779,007	\$0	\$7,108,297	21.0%
Eagle Life Insurance Company	0.1%	31	\$2,727,951	\$0	\$1,872,985	68.7%
Equitrust Life Insurance Company	1.3%	19	\$25,537,094	\$0	\$11,489,439	45.0%
Everlake Life Insurance Company	0.0%	47	\$0	\$0	\$605,533	—

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Farmers New World Life Insurance Company	0.0%	51	\$0	\$0	\$289,006	—
Fidelity & Guaranty Life Insurance Company	5.9%	6	\$113,257,507	\$0	\$68,979,245	60.9%
Genworth Life & Annuity Insurance Company	0.0%	52	\$0	\$0	\$3,251,318	—
Genworth Life Insurance Company	0.0%	54	\$0	\$0	\$46,642	—
Guaranty Income Life Insurance Company	2.2%	12	\$42,902,478	\$0	\$1,138,215	2.7%
Horace Mann Life Insurance Company	0.0%	40	\$214,951	\$0	\$204,397	95.1%
Integrity Life Insurance Company	0.2%	28	\$3,346,988	\$0	\$3,159,809	94.4%
Jackson National Life Insurance Company	2.6%	10	\$51,195,334	\$0	\$23,422,781	45.8%
Lafayette Life Insurance Company The	0.0%	34	\$910,060	\$0	\$2,724,134	299.3%
Lincoln Benefit Life Company	0.0%	41	\$155,420	\$0	\$3,619,077	2328.6%
Lincoln National Life Insurance Company, The	3.8%	9	\$72,980,697	\$0	\$33,016,438	45.2%
Massmutual Ascend Life Insurance Company	12.1%	3	\$233,737,548	\$0	\$237,245,482	101.5%
Members Life Insurance Company	0.5%	22	\$9,790,427	\$0	\$6,243,566	63.8%
Midland National Life Insurance Company	1.5%	18	\$28,619,241	\$0	\$17,649,091	61.7%
Minnesota Life Insurance Company	0.2%	29	\$3,204,232	\$0	\$369,864	11.5%
Nassau Life & Annuity Company	0.9%	20	\$17,338,208	\$0	\$2,041,913	11.8%
Nassau Life Insurance Company	0.0%	42	\$50,743	\$0	\$187,477	369.5%
National Western Life Insurance Company	0.3%	25	\$6,425,074	\$0	\$16,562,070	257.8%
Nationwide Life & Annuity Insurance Company	4.0%	8	\$77,665,605	\$0	\$2,154,311	2.8%
Nationwide Life Insurance Company	0.0%	53	\$0	\$0	\$9,623	—
North American Co For Life & Health Insurance	2.4%	11	\$46,493,993	\$0	\$30,246,382	65.1%



Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Ohio National Life Insurance Company The	0.0%	39	\$218,802	\$0	\$3,489,720	1594.9%
PHL Variable Insurance Company	0.0%	58	\$0	\$0	\$590,342	—
Pacific Life Insurance Company	1.7%	17	\$32,404,171	\$0	\$36,254,760	111.9%
Physicians Life Insurance Company	0.0%	44	\$3,420	\$0	\$162,397	4748.5%
Principal Life Insurance Company	0.0%	36	\$572,474	\$0	\$180,601	31.5%
Protective Life Insurance Company	0.2%	27	\$4,343,174	\$0	\$12,165,868	280.1%
Reliance Standard Life Insurance Company	0.1%	32	\$2,030,565	\$0	\$6,396,647	315.0%
Riversource Life Insurance Company	2.2%	14	\$41,753,585	\$0	\$986,331	2.4%
Security Benefit Life Insurance Company	2.1%	15	\$40,825,895	\$0	\$29,054,128	71.2%
Standard Insurance Company	0.0%	35	\$645,251	\$0	\$1,060,126	164.3%
Standard Life & Accident Insurance Company	0.0%	57	\$0	\$0	\$11,942	—
Symetra Life Insurance Company	7.6%	4	\$147,106,399	\$0	\$0	0.0%
Variable Annuity Life Insurance Company	0.4%	24	\$8,457,173	\$0	\$13,962,492	165.1%
Venerable Insurance & Annuity Company	0.0%	43	\$26,318	\$0	\$28,116,363	106833%
Washington National Insurance Company	0.0%	55	\$0	\$0	\$99,726	—
<b>Total</b>	<b>100.0%</b>		<b>\$1,934,330,294</b>	<b>\$0</b>	<b>\$999,518,662</b>	<b>51.7%</b>

## INDIVIDUAL: DEPOSIT-TYPE CONTRACT FUNDS

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
American Equity Investment Life Ins Co	0.0%	40	\$161,127	\$0	\$1,011,250	627.6%
American General Life Insurance Co	0.0%	27	\$442,217	\$0	\$0	0.0%
American Health & Life Insurance Company	0.0%	60	\$5,150	\$0	\$0	0.0%
American National Insurance Company	0.1%	22	\$920,119	\$0	\$0	0.0%
American Republic Insurance Company	0.0%	74	\$0	\$0	\$5,389	—
American United Life Insurance Company	0.0%	44	\$127,166	\$0	\$356,094	280.0%
Americo Financial Life & Annuity Ins Co	0.0%	65	\$71	\$0	\$0	0.0%
Ameritas Life Insurance Corp	0.0%	30	\$378,818	\$0	\$0	0.0%
Annuity Investors Life Insurance Company	0.0%	86	\$0	\$0	\$12,728	—
Assurity Life Insurance Company	0.0%	29	\$380,000	\$0	\$2,308	0.6%
Atlantic Coast Life Insurance Company	0.5%	7	\$4,822,156	\$0	\$0	0.0%
Bankers Life & Casualty Company	0.0%	50	\$55,000	\$0	\$12,039,294	21889.6%
Berkley Life & Health Insurance Company	0.0%	67	\$65	\$0	\$0	0.0%
Brighthouse Life Insurance Company	0.0%	56	\$8,000	\$0	\$0	0.0%
CMFG Life Insurance Company	0.0%	59	\$6,190	\$0	\$0	0.0%
Clear Spring Life & Annuity Company	0.0%	36	\$250,000	\$0	\$635,320	254.1%
Columbus Life Insurance Company	0.0%	87	\$0	\$0	\$717,996	—
Country Life Insurance Company	0.0%	58	\$6,297	\$0	\$0	0.0%
Croatian Fraternal Union Of America	0.0%	70	\$31	\$0	\$0	0.0%
Dearborn Life Insurance Company	0.0%	51	\$38,086	\$0	\$0	0.0%
ELCO Mutual Life & Annuity	0.9%	4	\$9,022,819	\$0	\$8,689,550	96.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
EMC National Life Company	0.0%	54	\$14,091	\$0	\$0	0.0%
Equitrust Life Insurance Company	0.0%	28	\$384,944	\$0	\$24,238,165	6296.5%
Everlake Life Insurance Company	0.0%	72	\$0	\$0	\$48,936	—
Farmers New World Life Insurance Company	0.1%	19	\$995,485	\$0	\$3,724	0.4%
Fidelity Security Life Insurance Company	0.0%	38	\$235,396	\$0	\$0	0.0%
Forethought Life Insurance Company	0.1%	16	\$1,169,933	\$0	\$0	0.0%
Fortitude Life Insurance & Annuity Company	0.0%	37	\$239,225	\$0	\$0	0.0%
Genworth Life & Annuity Insurance Company	0.0%	78	\$0	\$0	\$119,286	—
Genworth Life Insurance Company	0.0%	82	\$0	\$0	\$1,547,144	—
Gleaner Life Insurance Society	0.0%	52	\$36,713	\$0	\$0	0.0%
Great Southern Life Insurance Company	0.0%	71	\$1	\$0	\$0	0.0%
Guarantee Trust Life Insurance Company	0.0%	62	\$332	\$0	\$0	0.0%
Integrity Life Insurance Company	0.1%	23	\$871,755	\$0	\$438,432	50.3%
Jefferson National Life Insurance Company	0.1%	18	\$1,103,236	\$0	\$0	0.0%
Kansas City Life Insurance Company	0.1%	25	\$638,907	\$0	\$0	0.0%
Knights Of Columbus	1.6%	3	\$16,291,964	\$0	\$26,824,203	164.6%
Lafayette Life Insurance Company The	0.0%	77	\$0	\$0	\$169,435	—
Lincoln Benefit Life Company	0.0%	34	\$258,233	\$0	\$0	0.0%
Lombard International Life Assurance Company	0.0%	73	\$0	\$0	\$377,745	—
Manhattan National Life Insurance Company	0.0%	79	\$0	\$0	\$7,282	—
Massachusetts Mutual Life Insurance Company	0.3%	11	\$3,499,183	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Massmutual Ascend Life Insurance Company	0.0%	76	\$0	\$0	\$1,802,273	—
Metropolitan Tower Life Insurance Company	0.0%	42	\$159,115	\$0	\$0	0.0%
Minnesota Life Insurance Company	0.1%	17	\$1,122,270	\$0	\$0	0.0%
Nassau Life Insurance Company	0.0%	80	\$0	\$0	\$30,047	—
National Guardian Life Insurance Company	0.0%	46	\$104,084	\$0	\$0	0.0%
Nationwide Life & Annuity Insurance Company	0.0%	84	\$0	\$0	\$3,638	—
New York Life Insurance & Annuity Corporation	0.7%	6	\$7,136,603	\$0	\$0	0.0%
North American Co For Life & Health Insurance	0.0%	48	\$77,324	\$0	\$0	0.0%
Northwestern Mutual Life Insurance Company	0.4%	9	\$4,049,955	\$0	\$0	0.0%
Ohio National Life Insurance Company The	0.0%	35	\$252,174	\$0	\$422,627	167.6%
Ohio State Life Insurance Company The	0.0%	61	\$1,075	\$0	\$0	0.0%
PHL Variable Insurance Company	0.0%	85	\$0	\$0	\$4,212,718	—
PRUCO Life Insurance Company	0.1%	24	\$788,712	\$0	\$625,207	79.3%
Pacific Life & Annuity Company	13.1%	2	\$132,585,601	\$0	\$0	0.0%
Pacific Life Insurance Company	78.6%	1	\$792,696,379	\$0	\$0	0.0%
Penn Mutual Life Insurance Company The	0.2%	13	\$1,820,582	\$0	\$0	0.0%
Polish National Alliance Of The United States Of North America	0.0%	55	\$9,681	\$0	\$0	0.0%
Primerica Life Insurance Company	0.0%	32	\$317,225	\$0	\$0	0.0%
Principal Life Insurance Company	0.0%	75	\$0	\$0	\$2,947,701	—
Protective Life Insurance Company	0.2%	12	\$2,097,131	\$0	\$0	0.0%
Prudential Insurance Company Of America The	0.0%	45	\$112,984	\$0	\$1,657,256	1466.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Sagicor Life Insurance Company	0.0%	39	\$180,938	\$0	\$0	0.0%
Securian Life Insurance Company	0.0%	31	\$351,803	\$0	\$0	0.0%
Security Life Of Denver Insurance Company	0.0%	81	\$0	\$0	\$13,503	—
Security National Life Insurance Company	0.0%	63	\$324	\$0	\$0	0.0%
Shelter Life Insurance Company	0.1%	21	\$927,637	\$0	\$0	0.0%
Silac Insurance Company	0.2%	14	\$1,701,930	\$0	\$0	0.0%
Slovene National Benefit Society	0.0%	69	\$33	\$0	\$0	0.0%
Standard Insurance Company	0.4%	8	\$4,075,962	\$0	\$80,692	2.0%
State Farm Life Insurance Company	0.0%	68	\$38	\$0	\$0	0.0%
State Life Insurance Company	0.0%	33	\$267,621	\$0	\$0	0.0%
Symetra Life Insurance Company	0.1%	26	\$634,384	\$0	\$26,398,952	4161.4%
TIAA–CREF Life Insurance Company	0.2%	15	\$1,578,355	\$0	\$0	0.0%
Teachers Ins & Annuity Assn of America	0.8%	5	\$7,914,446	\$0	\$0	0.0%
Thrivent Financial For Lutherans	0.0%	43	\$130,000	\$0	\$0	0.0%
Transamerica Life Insurance Company	0.0%	47	\$89,893	\$0	\$0	0.0%
USAA Life Insurance Company	0.0%	49	\$75,000	\$0	\$635,231	847.0%
United Fidelity Life Insurance Company	0.0%	66	\$66	\$0	\$0	0.0%
United Life Insurance Company	0.0%	41	\$160,742	\$0	\$53,271	33.1%
United Of Omaha Life Insurance Company	0.1%	20	\$943,858	\$0	\$0	0.0%
Voya Retirement Insurance & Annuity Company	0.0%	57	\$7,462	\$0	\$0	0.0%
Western & Southern Life Insurance Company	0.0%	83	\$0	\$0	\$30,021	—
Western Southern Life Assurance Company	0.4%	10	\$3,586,368	\$0	\$296,985	8.3%
William Penn Association	0.0%	64	\$106	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Woodmen Of The World Life Insurance Society	0.0%	53	\$36,688	\$0	\$0	0.0%
<b>Total</b>	<b>100.0%</b>		<b>\$1,008,357,259</b>	<b>\$0</b>	<b>\$116,454,403</b>	<b>11.5%</b>

## INDIVIDUAL: OTHER CONSIDERATIONS

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Bestow Life Insurance Company	0.0%	6	\$0	\$0	\$527,229	—
Capitol Life Insurance Company	0.0%	5	\$0	\$0	\$2,121,855	—
Equitrust Life Insurance Company	0.0%	7	\$0	\$0	\$1,038,180	—
Fortitude Life Insurance & Annuity Company	0.0%	15	\$0	\$0	\$114,534,853	—
Jefferson National Life Insurance Company	0.0%	8	\$0	\$0	\$9,455,889	—
MML Bay State Life Insurance Company	0.0%	14	\$0	\$0	\$4,021	—
Madison National Life Insurance Company Inc	0.0%	9	\$0	\$0	\$1,103	—
Massachusetts Mutual Life Insurance Company	0.0%	10	\$0	\$0	\$528,979	—
Mutual Of America Life Insurance Company	69.5%	1	\$1,605,652	\$0	\$698,763	43.5%
National Slovak Society Of The USA	3.3%	4	\$75,420	\$0	\$0	0.0%
National Teachers Associates Life Insurance Co	0.0%	16	\$0	\$0	\$4,133	—
Nationwide Life & Annuity Insurance Company	0.0%	17	\$0	\$0	\$20,376,726	—
Nationwide Life Insurance Company	0.0%	11	\$0	\$0	\$69,830,442	—
Penn Insurance & Annuity Company The	0.0%	18	\$0	\$0	\$5,653	—
Penn Mutual Life Insurance Company The	0.0%	12	\$0	\$0	\$17,450	—
Talcott Resolution Life & Annuity Ins Co	8.1%	3	\$188,051	\$0	\$58,158,398	30926.9%
Talcott Resolution Life Insurance Company	19.1%	2	\$440,370	\$0	\$25,444,370	5778.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
United Of Omaha Life Insurance Company	0.0%	13	\$0	\$0	\$16,929	—
<b>Total</b>	<b>100.0%</b>		<b>\$2,309,493</b>	<b>\$0</b>	<b>\$302,764,973</b>	<b>13109.6%</b>



## TOTAL INDIVIDUAL LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
1891 Financial Life	0.0%	277	\$89,132	\$17	\$111,542	125.2%
5 Star Life Insurance Company	0.0%	196	\$716,416	\$0	\$495,905	69.2%
AAA Life Insurance Company	0.1%	91	\$11,453,128	\$0	\$5,483,399	47.9%
AMICA Life Insurance Company	0.0%	218	\$398,126	\$0	\$54,969	13.8%
Ability Insurance Company	0.0%	371	\$126	\$1,353	\$0	1073.8%
Accendo Insurance Company	0.0%	169	\$1,499,185	\$0	\$119,084	7.9%
Accordia Life & Annuity Company	0.1%	114	\$5,755,077	\$71,132	\$11,777,432	205.9%
Aetna Life Insurance Company	0.0%	207	\$526,183	\$419,549	\$1,053,111	279.9%
Allianz Life Insurance Co Of North America	2.5%	10	\$249,923,714	\$0	\$180,664,474	72.3%
Allianz Life Insurance Company Of New York	0.0%	376	\$0	\$0	\$10,694	—
American Amicable Life Insurance Co of TX	0.0%	131	\$4,150,321	\$1,670	\$1,196,830	28.9%
American Bankers Life Assurance Of Florida	0.0%	290	\$63,076	\$0	\$217,222	344.4%
American Benefit Life Insurance Company	0.0%	317	\$20,794	\$0	\$35,050	168.6%
American Continental Insurance Company	0.0%	192	\$928,433	\$0	\$729,264	78.5%
American Equity Investment Life Ins Co	1.1%	20	\$110,852,476	\$0	\$128,455,947	115.9%
American Family Life Assurance Co of Col.	0.0%	133	\$4,078,341	\$0	\$1,133,947	27.8%
American Family Life Insurance Company	0.6%	38	\$57,272,200	\$1,678,820	\$41,639,749	75.6%
American Federated Life Insurance Company	0.0%	197	\$713,636	\$0	\$673,807	94.4%
American Fidelity Assurance Company	0.1%	120	\$5,258,377	\$110,014	\$6,684,416	129.2%
American Fidelity Life Insurance Company	0.0%	246	\$205,304	\$433	\$171,755	83.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
American General Life Insurance Co	7.7%	2	\$762,264,628	\$157,230	\$387,982,855	50.9%
American Health & Life Insurance Company	0.0%	239	\$247,395	\$2,050	\$252,896	103.1%
American Heritage Life Insurance Company	0.0%	123	\$4,840,330	\$0	\$3,869,800	79.9%
American Home Life Insurance Company	0.0%	172	\$1,473,535	\$14,996	\$1,567,880	107.4%
American Income Life Insurance Co	0.2%	62	\$22,925,622	\$391	\$7,520,127	32.8%
American Life & Security Corp	0.4%	47	\$36,363,903	\$114	\$2,401,434	6.6%
American Memorial Life Insurance Company	0.0%	183	\$1,181,267	\$2	\$906,654	76.8%
American National Insurance Company	0.3%	49	\$34,313,509	\$28,255	\$34,669,163	101.1%
American National Life Ins Co Of TX	0.0%	273	\$100,831	\$0	\$288,397	286.0%
American Progressive Life & Health Ins Co of NY	0.0%	341	\$5,623	\$0	\$8,020	142.6%
American Public Life Insurance Company	0.0%	333	\$9,211	\$0	\$7,385	80.2%
American Republic Corp Insurance Company	0.0%	364	\$336	\$0	\$0	0.0%
American Republic Insurance Company	0.0%	201	\$639,738	\$37,309	\$1,157,763	186.8%
American Retirement Life Insurance Company	0.0%	356	\$1,083	\$0	\$17,463	1612.5%
American United Life Insurance Company	0.1%	106	\$7,362,375	\$435,348	\$7,246,976	104.3%
Americo Financial Life & Annuity Ins Co	0.1%	81	\$13,047,556	\$3,856	\$8,426,432	64.6%
Ameritas Life Insurance Corp	0.2%	63	\$21,278,218	\$152,091	\$27,049,675	127.8%
Annuity Investors Life Insurance Company	0.0%	230	\$289,435	\$0	\$627,017	216.6%
Anthem Life Insurance Company	0.0%	274	\$100,045	\$0	\$396,125	395.9%
Aspida Life Insurance Company	0.1%	83	\$12,788,333	\$0	\$6,165	0.0%
Assured Life Association	0.0%	335	\$8,049	\$772	\$28,964	369.4%
Assurity Life Insurance Company	0.0%	150	\$2,712,408	\$268,946	\$4,547,298	177.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Athene Annuity & Life Assurance Company	0.0%	176	\$1,408,011	\$5,042	\$15,272,898	1085.1%
Athene Annuity & Life Assurance Co of NY	0.0%	288	\$66,582	\$0	\$1,015,541	1525.2%
Athene Annuity & Life Company	3.0%	9	\$298,808,303	\$472,544	\$135,575,194	45.5%
Atlanta Life Insurance Company	0.0%	325	\$13,703	\$10	\$100,467	733.2%
Atlantic Coast Life Insurance Company	0.2%	67	\$20,373,118	\$0	\$3,010,785	14.8%
Aurora National Life Assurance Company	0.0%	268	\$125,210	\$0	\$1,119,855	894.4%
Auto Club Life Insurance Company	0.0%	350	\$2,170	\$0	\$8,197	377.7%
Auto Owners Life Insurance Company	0.0%	127	\$4,361,769	\$0	\$4,222,311	96.8%
Baltimore Life Insurance Company The	0.0%	184	\$1,161,493	\$2,221	\$562,031	48.6%
Bankers Fidelity Life Insurance Company	0.0%	303	\$36,568	\$0	\$10,151	27.8%
Bankers Life & Casualty Company	0.6%	37	\$59,105,378	\$18,840	\$32,559,457	55.1%
Banner Life Insurance Company	0.3%	60	\$27,240,070	\$0	\$21,130,111	77.6%
Beneficial Life Insurance Company	0.0%	202	\$632,178	\$3,732	\$314,842	50.4%
Berkley Life & Health Insurance Company	0.0%	337	\$6,173	\$0	\$27,117	439.3%
Berkshire Hathaway Life Insurance Co of NE	0.0%	374	\$0	\$0	\$313,887	—
Berkshire Life Insurance Company Of America	0.0%	327	\$12,772	\$0	\$0	0.0%
Bestow Life Insurance Company	0.0%	375	\$0	\$0	\$1,021,044	—
Boston Mutual Life Insurance Company	0.1%	119	\$5,289,090	\$6,692	\$3,307,858	62.7%
Brighthouse Life Insurance Company	1.4%	18	\$138,340,841	\$454,527	\$258,552,707	187.2%
C M Life Insurance Company	0.2%	74	\$15,934,104	\$0	\$23,848,855	149.7%
CICA Life Insurance Company Of America	0.0%	209	\$499,401	\$541	\$545,592	109.4%
CIGNA Health & Life Insurance Company	0.0%	367	\$226	\$0	\$0	0.0%
CIGNA National Health Insurance Company	0.0%	321	\$15,737	\$0	\$7,318	46.5%
CMFG Life Insurance Company	0.1%	84	\$12,530,991	\$363,286	\$11,239,518	92.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
CSA Fraternal Life	0.0%	313	\$21,804	\$0	\$197,677	906.6%
Canada Life Assurance Company	0.0%	293	\$54,992	\$0	\$805,756	1465.2%
Capitol Life Insurance Company	0.0%	190	\$1,000,660	\$0	\$7,236,127	723.1%
Catholic Financial Life	0.0%	205	\$543,630	\$16,290	\$1,326,187	246.9%
Catholic Holy Family Society	0.1%	109	\$6,931,849	\$0	\$3,800,302	54.8%
Catholic Order Of Foresters	0.0%	286	\$68,627	\$18,630	\$113,281	192.2%
Central Security Life Insurance Co	0.0%	258	\$157,814	\$1,347	\$497,685	316.2%
Central States Health & Life Co Of Omaha	0.0%	264	\$135,276	\$0	\$385,720	285.1%
Chesapeake Life Insurance Company The	0.0%	189	\$1,037,097	\$16	\$651,835	62.9%
Christian Fidelity Life Insurance Co	0.0%	238	\$251,136	\$0	\$377,201	150.2%
Church Life Insurance Corporation	0.0%	326	\$12,906	\$0	\$1,208,801	9366.2%
Cincinnati Life Insurance Company The	0.1%	87	\$11,899,389	\$0	\$6,447,947	54.2%
Citizens Security Life Ins Co	0.0%	291	\$57,980	\$0	\$81,179	140.0%
Clear Spring Life & Annuity Company	0.1%	79	\$13,286,620	\$0	\$15,473,280	116.5%
Clover Insurance Company	0.0%	316	\$20,970	\$0	\$8,703	41.5%
Colonial Life & Accident Insurance Company	0.0%	136	\$3,933,856	\$0	\$1,453,576	37.0%
Colonial Penn Life Insurance Company	0.0%	152	\$2,633,640	\$0	\$1,282,138	48.7%
Columbian Life Insurance Company	0.0%	143	\$3,284,686	\$0	\$3,040,232	92.6%
Columbian Mutual Life Insurance Co	0.0%	284	\$75,508	\$0	\$16,308	21.6%
Columbus Life Insurance Company	0.0%	130	\$4,154,376	\$43,388	\$21,210,613	511.6%
Combined Insurance Co Of America	0.0%	191	\$968,162	\$0	\$1,384,094	143.0%
Commonwealth Annuity & Life Insurance Co	0.0%	208	\$516,033	\$44,302	\$9,768,906	1901.7%
Compbenefits Insurance Company	0.0%	351	\$1,904	\$0	\$0	0.0%
Connecticut General Life Ins Co	0.0%	181	\$1,256,574	\$105,402	\$5,390,318	437.4%
Continental General Insurance Company	0.0%	225	\$353,208	\$220	\$778,666	220.5%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Continental Life Ins Co Of Brentwood TN	0.0%	215	\$434,537	\$0	\$303,326	69.8%
Country Investors Life Assurance Company	0.0%	166	\$1,586,914	\$0	\$1,675,757	105.6%
Country Life Insurance Company	0.1%	99	\$9,186,745	\$1,012,233	\$5,169,584	67.3%
Croatian Fraternal Union Of America	0.0%	319	\$17,901	\$1,758	\$0	9.8%
Csi Life Insurance Company	0.0%	352	\$1,844	\$0	\$534	29.0%
Dearborn Life Insurance Company	0.0%	272	\$106,530	\$0	\$374,874	351.9%
Delaware American Life Insurance Company	0.0%	365	\$327	\$0	\$0	0.0%
Delaware Life Insurance Company	0.8%	28	\$74,808,007	\$0	\$31,571,551	42.2%
Direct General Life Insurance Company	0.0%	332	\$9,911	\$0	\$0	0.0%
ELCO Mutual Life & Annuity	0.1%	77	\$13,900,195	\$719	\$16,019,013	115.2%
EMC National Life Company	0.0%	135	\$3,957,458	\$5,817	\$2,997,412	75.9%
Eagle Life Insurance Company	0.0%	142	\$3,354,490	\$0	\$3,384,863	100.9%
Elips Life Insurance Company	0.0%	359	\$957	\$0	\$0	0.0%
Empower Annuity Insurance Company	0.0%	382	\$0	\$0	\$67,451	—
Empower Annuity Insurance Company Of America	0.1%	96	\$9,791,859	\$0	\$13,714,474	140.1%
Encova Life Insurance Company	0.0%	301	\$39,307	\$0	\$38,000	96.7%
Equitable Financial Life & Annuity Company	0.0%	248	\$199,731	\$0	\$137,000	68.6%
Equitable Financial Life Ins Co of Am.	0.1%	76	\$14,299,841	\$0	\$3,800,508	26.6%
Equitable Financial Life Insurance Company	1.1%	22	\$104,275,708	\$1,880,761	\$160,436,835	155.7%
Equitrust Life Insurance Company	0.3%	52	\$32,882,804	\$0	\$38,758,704	117.9%
Everlake Assurance Company	0.0%	148	\$2,856,801	\$0	\$443,062	15.5%
Everlake Life Insurance Company	0.0%	139	\$3,434,408	\$0	\$17,640,330	513.6%
Everly Life Insurance Company	0.0%	244	\$213,210	\$905	\$97,052	45.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Family Heritage Life Insurance Co Of America	0.0%	261	\$150,779	\$0	\$63,808	42.3%
Family Life Insurance Company	0.0%	233	\$278,045	\$0	\$689,181	247.9%
Family Service Life Insurance Company	0.0%	373	\$16	\$0	\$243,960	1524750%
Farm Bureau Life Ins Co of MO	0.5%	43	\$47,917,193	\$2,779,310	\$35,876,834	80.7%
Farmers New World Life Insurance Company	0.3%	55	\$30,142,021	\$0	\$27,251,576	90.4%
Federal Life Insurance Company	0.0%	278	\$88,519	\$925	\$154,107	175.1%
Federated Life Insurance Company	0.1%	88	\$11,784,269	\$0	\$8,230,900	69.8%
Fidelity & Guaranty Life Insurance Company	1.2%	19	\$118,582,157	\$3,486	\$78,259,981	66.0%
Fidelity Investments Life Insurance Company	0.1%	82	\$12,952,368	\$0	\$21,425,632	165.4%
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	145	\$3,015,971	\$46,653	\$1,655,369	56.4%
Fidelity Security Life Insurance Company	0.0%	128	\$4,356,430	\$0	\$5,267,791	120.9%
First Allmerica Financial Life Insurance Co	0.0%	298	\$47,538	\$84,243	\$487,435	1202.6%
First Catholic Slovak Ladies Assn of the US of A	0.0%	323	\$14,848	\$6,162	\$195,652	1359.2%
First Catholic Slovak Union of the US & Canada	0.0%	276	\$91,329	\$60	\$137,574	150.7%
First Guaranty Insurance Company	0.0%	318	\$20,134	\$0	\$85,327	423.8%
First Health Life & Health Insurance Company	0.0%	340	\$5,789	\$0	\$0	0.0%
First Penn–pacific Life Insurance Company	0.0%	161	\$1,794,527	\$0	\$2,288,786	127.5%
Forethought Life Insurance Company	3.3%	6	\$326,000,213	\$0	\$172,969,567	53.1%
Fortitude Life Insurance & Annuity Company	0.0%	162	\$1,790,208	\$0	\$143,124,249	7994.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Fortitude US Reinsurance Company	0.0%	249	\$188,829	\$0	\$8,233	4.4%
Freedom Life Insurance Company Of America	0.0%	146	\$2,980,839	\$0	\$407,017	13.7%
Funeral Directors Life Insurance Co	0.1%	110	\$6,280,300	\$376	\$2,227,670	35.5%
GBU Financial Life	0.0%	160	\$1,819,594	\$8,160	\$2,122,674	117.1%
Garden State Life Insurance Company	0.0%	231	\$287,863	\$0	\$139,500	48.5%
Genworth Life & Annuity Insurance Company	0.2%	65	\$21,087,031	\$0	\$80,227,915	380.5%
Genworth Life Insurance Company	0.0%	132	\$4,095,102	\$0	\$48,065,176	1173.7%
Gerber Life Insurance Company	0.1%	93	\$10,657,634	\$0	\$5,072,143	47.6%
Gleaner Life Insurance Society	0.0%	257	\$159,252	\$2,212	\$933,932	587.8%
Globe Life & Accident Insurance Company	0.1%	85	\$12,321,810	\$4,255	\$7,455,591	60.5%
Golden Rule Insurance Company	0.0%	195	\$812,634	\$0	\$3,658,298	450.2%
Government Personnel Mutual Life Insurance Co	0.0%	171	\$1,479,055	\$25,939	\$810,491	56.6%
Gpm Health & Life Insurance Company	0.0%	354	\$1,324	\$0	\$7,484	565.3%
Grange Life Insurance Company	0.0%	263	\$142,571	\$0	\$141,527	99.3%
Great Southern Life Insurance Company	0.0%	206	\$537,784	\$54	\$1,023,926	190.4%
Great Western Insurance Company	0.0%	188	\$1,064,876	\$0	\$512,960	48.2%
Guarantee Trust Life Insurance Company	0.0%	194	\$824,230	\$0	\$300,409	36.4%
Guaranty Income Life Insurance Company	0.5%	40	\$53,714,324	\$629	\$3,163,806	5.9%
Guardian Insurance & Annuity Company Inc	0.1%	94	\$10,334,861	\$0	\$13,291,537	128.6%
Guardian Life Insurance Company Of America	0.2%	61	\$24,158,435	\$4,737,888	\$21,824,457	110.0%
HCC Life Insurance Company	0.0%	345	\$4,044	\$0	\$0	0.0%
Hartford Life & Accident Insurance Company	0.0%	242	\$241,081	\$0	\$446,386	185.2%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Heartland National Life Insurance Company	0.0%	347	\$2,500	\$0	\$11,584	463.4%
Homesteaders Life Company	0.0%	279	\$85,754	\$0	\$185,125	215.9%
Horace Mann Life Insurance Company	0.0%	138	\$3,536,651	\$0	\$5,040,550	142.5%
Humana Insurance Company	0.0%	378	\$0	\$0	\$29,014	—
HumanaDental Insurance Company	0.0%	311	\$23,177	\$197	\$21,963	95.6%
IA American Life Insurance Company	0.0%	252	\$172,416	\$319	\$20,769	12.2%
Ibexis Life & Annuity Insurance Company	0.0%	211	\$477,975	\$18	\$68,738	14.4%
IdeaLife Insurance Company	0.0%	306	\$27,244	\$0	\$106,431	390.7%
Illinois Mutual Life Insurance Company	0.0%	177	\$1,375,374	\$47,125	\$1,971,885	146.8%
Individual Assurance Co Life Health & Accident	0.0%	267	\$127,391	\$0	\$139,544	109.5%
Industrial Alliance Insurance & Financial Services Inc	0.0%	315	\$20,982	\$0	\$58,499	278.8%
Integrity Life Insurance Company	0.1%	107	\$7,243,749	\$0	\$11,541,169	159.3%
Investors Heritage Life Insurance Company	0.1%	100	\$8,182,739	\$2,212	\$396,625	4.9%
Investors Life Insurance Co Of North America	0.0%	236	\$256,462	\$343	\$352,329	137.5%
Jackson National Life Insurance Company	2.5%	11	\$249,111,151	\$255,489	\$380,480,994	152.8%
Jefferson National Life Insurance Company	0.3%	58	\$27,886,217	\$66,690	\$12,737,392	45.9%
John Alden Life Insurance Company	0.0%	280	\$83,368	\$0	\$483,141	579.5%
John Hancock Life & Health Insurance Company	0.0%	381	\$0	\$0	\$24,299	—
John Hancock Life Insurance Company (usa)	0.7%	32	\$66,647,753	\$2,141,248	\$246,439,413	373.0%
Kansas City Life Insurance Company	0.3%	57	\$29,415,892	\$135,111	\$30,583,474	104.4%
Knights Of Columbus	0.6%	39	\$55,544,776	\$7,258,702	\$52,069,336	106.8%



Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Lafayette Life Insurance Company The	0.3%	56	\$29,994,636	\$8,303,440	\$13,750,444	73.5%
Leaders Life Insurance Company	0.0%	296	\$49,124	\$368	\$0	0.7%
Legacy Life Insurance Company Of Missouri	0.0%	265	\$132,575	\$0	\$956	0.7%
Lewer Life Insurance Company	0.0%	372	\$85	\$0	\$0	0.0%
Liberty Bankers Life Insurance Company	0.0%	180	\$1,280,634	\$0	\$141,139	11.0%
Liberty National Life Insurance Company	0.1%	105	\$7,522,697	\$12	\$1,847,661	24.6%
Life Insurance Company Of North America	0.0%	253	\$172,350	\$0	\$1,391,200	807.2%
Life Insurance Company Of The Southwest	0.2%	66	\$20,388,248	\$344	\$10,812,395	53.0%
Life Of The South Insurance Company	0.0%	158	\$1,908,552	\$0	\$0	0.0%
LifeSecure Insurance Company	0.0%	297	\$48,948	\$0	\$99,580	203.4%
Lifeshield National Insurance Co	0.0%	228	\$326,493	\$0	\$94,928	29.1%
Lincoln Benefit Life Company	0.1%	95	\$9,923,915	\$2,065	\$19,419,328	195.7%
Lincoln Heritage Life Insurance Company	0.1%	104	\$7,603,954	\$1,430	\$4,922,310	64.8%
Lincoln Life & Annuity Company Of New York	0.0%	170	\$1,489,574	\$3,370	\$1,229,441	82.8%
Lincoln National Life Insurance Company, The	3.8%	4	\$371,826,826	\$339,318	\$350,417,609	94.3%
Lombard International Life Assurance Company	0.0%	349	\$2,193	\$0	\$377,745	17225.0%
Loyal American Life Insurance Company	0.0%	256	\$159,266	\$2,052	\$408,356	257.7%
Loyal Christian Benefit Association	0.0%	357	\$1,062	\$0	\$5,459	514.0%
Lumico Life Insurance Company	0.0%	144	\$3,050,754	\$0	\$1,750,732	57.4%
MML Bay State Life Insurance Company	0.0%	217	\$408,063	\$0	\$1,790,484	438.8%
MONY Life Insurance Company	0.0%	182	\$1,216,094	\$821,326	\$3,239,702	333.9%
Madison National Life Insurance Company Inc	0.0%	259	\$154,772	\$386	\$336,492	217.7%
Manhattan Life Insurance Company	0.0%	307	\$25,869	\$2,025	\$208,569	814.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Manhattan National Life Insurance Company	0.0%	222	\$365,827	\$42	\$520,662	142.3%
Manhattanlife Insurance & Annuity Company	0.0%	292	\$55,483	\$2,364	\$502,241	909.5%
Massachusetts Mutual Life Insurance Company	2.2%	13	\$214,801,423	\$23,841,676	\$125,835,681	69.7%
Massmutual Ascend Life Insurance Company	3.0%	8	\$300,720,407	\$0	\$260,958,725	86.8%
Medico Insurance Company	0.0%	304	\$35,700	\$5,453	\$28,511	95.1%
Members Life Insurance Company	0.1%	78	\$13,417,017	\$0	\$7,559,238	56.3%
Merit Life Insurance Co	0.0%	338	\$6,039	\$0	\$60,417	1000.4%
Metropolitan Life Insurance Company	0.2%	70	\$18,672,665	\$9,483,258	\$149,667,253	852.3%
Metropolitan Tower Life Insurance Company	0.2%	73	\$16,089,675	\$7,301,103	\$45,209,904	326.4%
Midland National Life Insurance Company	0.8%	26	\$75,608,802	\$13,768	\$38,238,301	50.6%
Midwest National Life Ins Co of TN	0.0%	237	\$256,256	\$1,475	\$550,863	215.5%
Midwestern United Life Insurance Company	0.0%	312	\$22,965	\$3,018	\$29,618	142.1%
Minnesota Life Insurance Company	0.7%	31	\$67,900,414	\$310,819	\$58,705,362	86.9%
Missouri Valley Life & Health Insurance Co	0.0%	240	\$243,738	\$0	\$60,000	24.6%
Modern Woodmen Of America	0.3%	50	\$33,597,887	\$338,513	\$44,385,986	133.1%
Mountain Life Insurance Company	0.0%	213	\$448,744	\$0	\$195,534	43.6%
Mutual Of America Life Insurance Company	0.0%	164	\$1,614,233	\$0	\$873,127	54.1%
NYLife Insurance Company Of Arizona	0.0%	221	\$366,806	\$0	\$34,712	9.5%
Nassau Life & Annuity Company	0.2%	69	\$18,924,570	\$0	\$3,600,192	19.0%
Nassau Life Insurance Company	0.1%	117	\$5,509,791	\$3,017,825	\$25,795,875	523.0%
Nassau Life Insurance Company Of Kansas	0.0%	270	\$117,939	\$0	\$297,932	252.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
National Benefit Life Insurance Company	0.0%	220	\$374,447	\$0	\$106,728	28.5%
National Farmers Unions Life Insurance Co	0.0%	289	\$64,475	\$614	\$328,527	510.5%
National Foundation Life Insurance Company	0.0%	346	\$3,307	\$0	\$0	0.0%
National Guardian Life Insurance Company	0.0%	212	\$453,789	\$3,902	\$1,037,685	229.5%
National Health Insurance Company	0.0%	198	\$684,557	\$0	\$40,000	5.8%
National Life Insurance Company	0.1%	118	\$5,325,507	\$1,623,402	\$5,228,378	128.7%
National Slovak Society Of The USA	0.0%	281	\$80,088	\$526	\$39,659	50.2%
National Teachers Associates Life Insurance Co	0.0%	260	\$153,506	\$0	\$29,133	19.0%
National Western Life Insurance Company	0.1%	102	\$8,003,674	\$2,387	\$20,020,993	250.2%
Nationwide Life & Annuity Insurance Company	1.1%	21	\$107,509,243	\$497	\$24,482,902	22.8%
Nationwide Life Insurance Company	0.6%	35	\$61,496,601	\$208,055	\$91,561,946	149.2%
New England Life Insurance Company	0.0%	157	\$1,981,321	\$25,012	\$10,628,398	537.7%
New Era Life Insurance Company	0.0%	379	\$0	\$0	\$186	—
New York Life Group Insurance Company Of NY	0.0%	377	\$0	\$0	\$9,600	—
New York Life Insurance & Annuity Corporation	5.2%	3	\$512,700,434	\$0	\$303,267,503	59.2%
New York Life Insurance Company	0.7%	34	\$66,170,960	\$22,986,470	\$64,630,968	132.4%
North American Co For Life & Health Insurance	0.7%	30	\$69,523,769	\$0	\$47,055,565	67.7%
Northwestern Mutual Life Insurance Company	3.5%	5	\$348,976,338	\$121,020,008	\$242,488,364	104.2%
Occidental Life Insurance Company Of NC	0.0%	175	\$1,424,821	\$1,285	\$624,654	43.9%
Oceanview Life & Annuity Company	0.5%	42	\$50,065,971	\$0	\$6,019,659	12.0%
Ohio National Life Assurance Corporation	0.1%	111	\$6,245,844	\$0	\$13,672,719	218.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Ohio National Life Insurance Company The	0.1%	92	\$10,721,380	\$1,475,539	\$55,223,731	528.8%
Ohio State Life Insurance Company The	0.0%	151	\$2,709,206	\$516	\$946,133	34.9%
Old American Insurance Company	0.1%	108	\$7,032,135	\$0	\$4,763,324	67.7%
Old Republic Life Insurance Company	0.0%	283	\$78,495	\$0	\$2,393	3.0%
Old Surety Life Insurance Company	0.0%	348	\$2,310	\$0	\$0	0.0%
Old United Life Insurance Company	0.0%	366	\$262	\$0	\$64,873	24760.7%
Optum Insurance Of Ohio Inc	0.0%	358	\$990	\$0	\$49,099	4959.5%
Oxford Life Insurance Company	0.0%	129	\$4,236,511	\$0	\$4,873,547	115.0%
Ozark National Life Insurance Company	0.2%	72	\$17,456,587	\$43,879	\$13,404,375	77.0%
PHL Variable Insurance Company	0.0%	137	\$3,898,507	\$0	\$28,198,410	723.3%
PRUCO Life Insurance Company	2.1%	14	\$210,399,937	\$0	\$735,848,888	349.7%
Pacific Guardian Life Insurance Company Ltd	0.1%	113	\$5,805,462	\$0	\$1,290	0.0%
Pacific Life & Annuity Company	2.4%	12	\$234,642,923	\$0	\$3,867,292	1.6%
Pacific Life Insurance Company	15.6%	1	\$1,537,847,878	\$22,779	\$284,300,822	18.5%
Pan American Assurance Company	0.0%	251	\$177,575	\$0	\$233,234	131.3%
Pan–American Life Insurance Company	0.0%	149	\$2,806,293	\$123,294	\$3,111,411	115.3%
Park Avenue Life Insurance Company	0.0%	363	\$535	\$0	\$0	0.0%
Paul Revere Life Insurance Company	0.0%	331	\$10,160	\$0	\$48,896	481.3%
Pekin Life Insurance Company	0.0%	179	\$1,290,674	\$265	\$464,130	36.0%
Penn Insurance & Annuity Company The	0.1%	115	\$5,685,896	\$0	\$430,509	7.6%
Penn Mutual Life Insurance Company The	0.2%	64	\$21,268,763	\$1,158,030	\$15,195,676	76.9%
Philadelphia American Life Insurance Company	0.0%	223	\$357,999	\$0	\$40,552	11.3%
Physicians Life Insurance Company	0.0%	122	\$4,896,397	\$0	\$4,557,884	93.1%
Pioneer American Insurance Company	0.0%	155	\$2,064,102	\$0	\$599,901	29.1%
Pioneer Mutual Life Insurance Company	0.0%	229	\$309,199	\$1,209	\$991,141	320.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Pioneer Security Life Insurance Company	0.0%	232	\$282,166	\$233	\$30,496	10.9%
Polish National Alliance Of The United States Of North America	0.0%	275	\$91,645	\$2,415	\$68,298	77.2%
Polish Roman Catholic Union Of America	0.0%	200	\$656,766	\$423	\$126,367	19.3%
Primerica Life Insurance Company	0.4%	44	\$39,472,946	\$0	\$29,644,502	75.1%
Principal Life Insurance Company	0.3%	54	\$31,354,053	\$1,199,229	\$33,594,266	111.0%
Principal National Life Insurance Company	0.4%	45	\$38,867,908	\$0	\$14,250,708	36.7%
Professional Insurance Company	0.0%	344	\$4,334	\$0	\$0	0.0%
Protective Life & Annuity Insurance Company	0.0%	310	\$24,075	\$1,177	\$575,648	2396.0%
Protective Life Insurance Company	3.2%	7	\$314,002,438	\$31,568	\$424,860,927	135.3%
Provident American Life & Health Insurance Co	0.0%	342	\$5,134	\$0	\$0	0.0%
Provident Life & Accident Insurance Company	0.1%	112	\$6,154,911	\$0	\$2,251,156	36.6%
Prudential Insurance Company Of America The	0.2%	75	\$15,310,568	\$23,697,487	\$106,897,158	853.0%
Puritan Life Insurance Company Of America	0.0%	173	\$1,458,269	\$0	\$180,420	12.4%
RGA Reinsurance Company	0.0%	214	\$435,747	\$279,705	\$1,280,788	358.1%
Reliance Standard Life Insurance Company	0.3%	53	\$31,705,477	\$216	\$12,341,529	38.9%
Reliastar Life Ins Co of NY	0.0%	219	\$375,206	\$2,017	\$2,341,231	624.5%
Reliastar Life Insurance Company	0.1%	86	\$11,946,023	\$156,465	\$29,729,613	250.2%
Renaissance Life & Health Insurance Co	0.0%	334	\$8,395	\$0	\$38,615	460.0%
Reserve National Insurance Company	0.0%	226	\$352,806	\$0	\$388,776	110.2%
Revol One Insurance Company	0.0%	250	\$180,789	\$0	\$176,499	97.6%
Riversource Life Insurance Company	0.8%	29	\$74,394,351	\$0	\$166,378,424	223.6%
Royal Neighbors Of America	0.0%	153	\$2,512,486	\$29,835	\$2,148,601	86.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
S USA Life Insurance Company Inc	0.1%	80	\$13,262,879	\$0	\$341,063	2.6%
Sagicor Life Insurance Company	0.3%	59	\$27,504,952	\$769	\$14,759,056	53.7%
Sbli USA Life Insurance Company Inc	0.0%	324	\$13,738	\$6,030	\$139,914	1062.3%
Securian Life Insurance Company	0.0%	210	\$483,136	\$0	\$1,068,010	221.1%
Security Benefit Life Insurance Company	0.8%	27	\$75,452,840	\$84,627	\$48,194,483	64.0%
Security Life Of Denver Insurance Company	0.1%	90	\$11,483,181	\$44,396	\$61,886,020	539.3%
Security Mutual Life Insurance Company Of NY	0.0%	159	\$1,836,020	\$114,592	\$685,988	43.6%
Security National Life Insurance Company	0.0%	178	\$1,306,000	\$53	\$798,600	61.2%
Senior Life Insurance Company	0.0%	156	\$2,026,808	\$0	\$886,904	43.8%
Sentinel American Life Insurance Co	0.0%	368	\$161	\$0	\$0	0.0%
Sentry Life Insurance Company (l&h Acct)	0.0%	187	\$1,108,720	\$2,768	\$484,379	43.9%
Shelter Life Insurance Company	0.4%	48	\$34,672,777	\$841,456	\$27,835,312	82.7%
Shenandoah Life Insurance Company	0.0%	234	\$264,854	\$1,068	\$1,046,842	395.7%
Silac Insurance Company	0.4%	46	\$36,822,136	\$0	\$6,786,051	18.4%
Slovene National Benefit Society	0.0%	329	\$10,639	\$497	\$7,569	75.8%
Sons Of Norway	0.0%	227	\$344,490	\$263	\$27,117	7.9%
Standard Insurance Company	0.1%	89	\$11,521,570	\$40,090	\$9,077,019	79.1%
Standard Life & Accident Insurance Company	0.0%	224	\$356,766	\$3,726	\$394,191	111.5%
Standard Life & Casualty Company	0.0%	339	\$5,877	\$0	\$9,363	159.3%
Standard Security Life Insurance Co Of NY	0.0%	353	\$1,559	\$27	\$3	1.9%
Starmount Life Insurance Company	0.0%	247	\$201,291	\$0	\$323,791	160.9%
State Farm Life Insurance Company	1.6%	16	\$155,028,623	\$17,585,018	\$144,742,438	104.7%
State Life Insurance Company	0.2%	71	\$17,906,591	\$10,366	\$12,149,417	67.9%
State Mutual Insurance Company	0.0%	266	\$129,026	\$3,922	\$227,364	179.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Sterling Investors Life Insurance Company	0.0%	305	\$31,621	\$0	\$2,169	6.9%
Sterling Life Insurance Company	0.0%	285	\$72,107	\$0	\$36,196	50.2%
Sun Life Assurance Company Of Canada	0.0%	125	\$4,620,632	\$783,521	\$16,794,348	380.4%
Supreme Council of the Roayl Arcanum	0.0%	287	\$67,821	\$896	\$30,480	46.3%
Surety Life Insurance Company	0.0%	235	\$261,979	\$0	\$697,235	266.1%
Swiss Re Life & Health America Inc	0.0%	380	\$0	\$0	\$24,000	—
Symetra Life Insurance Company	1.9%	15	\$186,068,996	\$92	\$44,585,857	24.0%
Symetra National Life Insurance Company	0.0%	328	\$10,765	\$0	\$2,403	22.3%
TIAA – CREF Life Insurance Company	0.0%	126	\$4,553,515	\$0	\$4,140,593	90.9%
Talcott Resolution Life & Annuity Ins Co	0.2%	68	\$19,047,872	\$0	\$99,065,333	520.1%
Talcott Resolution Life Insurance Company	0.0%	147	\$2,930,055	\$481	\$40,202,749	1372.1%
Teachers Ins & Annuity Assn of America	0.5%	41	\$53,230,471	\$38,692,287	\$179,551,450	410.0%
Texas Life Insurance Company	0.0%	124	\$4,730,591	\$550,255	\$3,124,955	77.7%
The Independent Order Of Foresters, U.s. Branch	0.1%	97	\$9,663,591	\$257,922	\$6,819,579	73.2%
The Reliable Life Insurance Company	0.1%	98	\$9,648,185	\$0	\$10,271,415	106.5%
The Savings Bank Mutual Life Ins Co of MA	0.0%	140	\$3,399,134	\$22,921	\$1,722,268	51.3%
Thrivent Financial For Lutherans	1.5%	17	\$144,742,432	\$5,594,420	\$169,646,065	121.1%
Tier One Insurance Company	0.0%	309	\$24,575	\$0	\$959	3.9%
Trans World Assurance Company	0.0%	245	\$207,985	\$0	\$76,776	36.9%
Transamerica Financial Life Ins Co	0.0%	186	\$1,111,028	\$0	\$9,687,639	872.0%
Transamerica Life Insurance Company	0.8%	24	\$81,978,580	\$140,571	\$487,681,876	595.1%
Truspire Retirement Insurance Company	0.0%	294	\$52,845	\$0	\$58,666	111.0%
Trustmark Insurance Company	0.0%	262	\$149,798	\$7,391	\$1,056,323	710.1%
U.s. Financial Life Insurance Company	0.0%	167	\$1,560,780	\$0	\$7,696,936	493.1%
US Alliance Life & Security Company	0.0%	308	\$25,435	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
USA Life One Insurance Company Of Indiana	0.0%	360	\$882	\$0	\$3,538	401.1%
USAA Life Insurance Company	0.7%	33	\$66,382,754	\$482,934	\$25,785,926	39.6%
Unicare Life & Health Insurance Company	0.0%	361	\$650	\$0	\$0	0.0%
Unified Life Insurance Company	0.0%	241	\$243,506	\$1,360	\$257,712	106.4%
Union Fidelity Life Insurance Company	0.0%	302	\$38,094	\$0	\$311,610	818.0%
Union Labor Life Insurance Company	0.0%	336	\$6,579	\$431	\$10,000	158.5%
Union Security Insurance Company	0.0%	203	\$622,408	\$4,532	\$2,898,820	466.5%
United American Insurance Company	0.0%	168	\$1,513,326	\$0	\$4,176,558	276.0%
United Commercial Travelers Of America	0.0%	320	\$15,761	\$0	\$44,389	281.6%
United Fidelity Life Insurance Company	0.0%	255	\$161,183	\$16,115	\$831,113	525.6%
United Healthcare Life Insurance Company	0.0%	343	\$5,073	\$0	\$0	0.0%
United Heritage Life Insurance Company	0.0%	134	\$4,066,668	\$1,773	\$4,230,572	104.1%
United Home Life Insurance Company	0.0%	165	\$1,593,801	\$0	\$926,235	58.1%
United Insurance Company Of America	0.0%	295	\$49,618	\$0	\$98,055	197.6%
United Life Insurance Company	0.6%	36	\$60,622,568	\$0	\$9,074,985	15.0%
United National Life Ins Co of America	0.0%	300	\$39,774	\$0	\$62,744	157.8%
United Of Omaha Life Insurance Company	0.8%	25	\$78,660,408	\$60	\$49,745,196	63.2%
United Security Assurance Company Of PA	0.0%	369	\$157	\$0	\$0	0.0%
United States Life Insurance Co New York	0.1%	103	\$7,766,357	\$1,738	\$7,068,111	91.0%
United World Life Insurance Company	0.0%	322	\$14,855	\$0	\$29,010	195.3%
Unity Financial Life Insurance Company	0.0%	216	\$424,168	\$0	\$538,993	127.1%
Universal Guaranty Life Insurance Company	0.0%	243	\$222,699	\$7,504	\$746,406	338.5%
Unum Insurance Company	0.0%	299	\$43,034	\$0	\$432,418	1004.8%
Unum Life Insurance Company Of America	0.0%	254	\$165,921	\$141,084	\$1,723,171	1123.6%
Usable Life	0.0%	314	\$21,717	\$0	\$8,201	37.8%



Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Vantis Life Insurance Company	0.0%	269	\$124,813	\$384	\$1,663,022	1332.7%
Variable Annuity Life Insurance Company	0.3%	51	\$33,286,094	\$0	\$81,950,087	246.2%
Venerable Insurance & Annuity Company	0.0%	199	\$662,958	\$116,423	\$37,175,154	5625.0%
Voya Retirement Insurance & Annuity Company	0.0%	185	\$1,156,500	\$0	\$8,599,044	743.5%
Washington National Insurance Company	0.0%	204	\$568,051	\$36,874	\$3,071,527	547.2%
West Coast Life Insurance Company	0.1%	116	\$5,571,794	\$148,241	\$12,271,035	222.9%
Western & Southern Life Insurance Company	0.0%	141	\$3,359,091	\$1,261,288	\$5,368,462	197.4%
Western Catholic Union	0.1%	121	\$5,203,058	\$0	\$7,190,404	138.2%
Western Southern Life Assurance Company	0.9%	23	\$90,180,432	\$0	\$49,060,148	54.4%
Western United Life Assurance Company	0.0%	370	\$146	\$0	\$248,742	170371%
Wilcac Life Insurance Company	0.0%	174	\$1,447,262	\$128,550	\$7,980,638	560.3%
William Penn Association	0.0%	193	\$909,216	\$3,620	\$346,447	38.5%
William Penn Life Insurance Company Of New York	0.0%	282	\$79,111	\$0	\$176,414	223.0%
Wilton Reassurance Life Company Of New York	0.0%	271	\$110,816	\$0	\$339,805	306.6%
Windsor Life Insurance Company	0.0%	362	\$578	\$0	\$0	0.0%
Woman's Life Insurance Society	0.0%	330	\$10,511	\$2,144	\$58,648	578.4%
Woodmen Of The World Life Insurance Society	0.0%	154	\$2,240,363	\$106,649	\$4,863,066	221.8%
Wysh Life & Health Insurance Company	0.0%	355	\$1,251	\$0	\$0	0.0%
Zurich American Life Insurance Company	0.1%	101	\$8,145,742	\$0	\$7,987,056	98.1%
<b>Total</b>	<b>100.0%</b>		<b>\$9,860,630,316</b>	<b>\$320,634,902</b>	<b>\$8,944,142,149</b>	<b>94.0%</b>

## 5 Group Life Insurance by Line of Business by Company

### GROUP: WHOLE LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
5 Star Life Insurance Company	0.0%	40	\$3,184	\$0	\$0	0.0%
American Bankers Life Assurance Of Florida	0.0%	35	\$10,794	\$0	\$0	0.0%
American Family Life Assurance Co of Col.	0.4%	20	\$175,085	\$0	\$17,153	9.8%
American General Life Insurance Co	0.0%	36	\$8,574	\$0	\$1,536,715	17923.0%
American Memorial Life Insurance Company	17.9%	3	\$7,388,653	\$0	\$4,703,018	63.7%
American National Insurance Company	0.6%	17	\$260,985	\$1,876	\$1,865,830	715.6%
Assurity Life Insurance Company	0.0%	33	\$13,974	\$0	\$0	0.0%
Bankers Fidelity Life Insurance Company	0.9%	15	\$378,225	\$0	\$111,260	29.4%
CMFG Life Insurance Company	4.3%	7	\$1,769,563	\$0	\$1,477,428	83.5%
Colonial Penn Life Insurance Company	1.1%	12	\$452,384	\$0	\$240,809	53.2%
Columbian Life Insurance Company	0.0%	38	\$6,301	\$0	\$27,770	440.7%
Continental American Insurance Company	1.3%	10	\$546,538	\$0	\$55,474	10.2%
Everlake Life Insurance Company	0.4%	22	\$145,200	\$0	\$8,300	5.7%
Everly Life Insurance Company	0.0%	42	\$2,285	\$0	\$6,152	269.2%
Farm Bureau Life Ins Co of MO	1.1%	14	\$440,733	\$0	\$0	0.0%
Federal Life Insurance Company	0.0%	41	\$2,326	\$0	\$17,077	734.2%
Fidelity Security Life Insurance Company	0.3%	25	\$121,396	\$0	\$229,492	189.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Forethought Life Insurance Company	6.9%	5	\$2,825,569	\$0	\$4,898,810	173.4%
Globe Life & Accident Insurance Company	4.7%	6	\$1,920,897	\$0	\$771,451	40.2%
Great Western Insurance Company	8.4%	4	\$3,457,828	\$0	\$1,425,605	41.2%
Homesteaders Life Company	21.5%	1	\$8,838,506	\$0	\$5,853,521	66.2%
Humana Insurance Company	3.2%	8	\$1,310,254	\$0	\$794,519	60.6%
Investors Heritage Life Insurance Company	0.0%	31	\$19,061	\$0	\$8,718	45.7%
Investors Life Insurance Co Of North America	0.0%	47	\$229	\$0	\$0	0.0%
Lewer Life Insurance Company	0.0%	46	\$260	\$0	\$0	0.0%
Lincoln Heritage Life Insurance Company	0.1%	28	\$55,044	\$0	\$189,334	344.0%
Massachusetts Mutual Life Insurance Company	1.3%	11	\$516,558	\$0	\$0	0.0%
Massmutual Ascend Life Insurance Company	0.0%	48	\$0	\$0	\$6,318	—
Members Life Insurance Company	0.0%	45	\$301	\$0	\$500	166.1%
Metropolitan Tower Life Insurance Company	0.3%	24	\$127,843	\$0	\$0	0.0%
Midland National Life Insurance Company	0.0%	39	\$3,974	\$0	\$0	0.0%
Mutual Of America Life Insurance Company	0.1%	29	\$40,339	\$0	\$0	0.0%
National Guardian Life Insurance Company	19.3%	2	\$7,945,172	\$91	\$5,017,280	63.1%
New York Life Insurance Company	1.1%	13	\$445,556	\$1,922	\$12,312,227	2763.8%
North American Co For Life & Health Insurance	0.0%	34	\$12,188	\$0	\$1,000,000	8204.8%
Pekin Life Insurance Company	0.3%	23	\$140,507	\$0	\$0	0.0%
Physicians Life Insurance Company	1.7%	9	\$686,322	\$0	\$284,661	41.5%
Protective Life Insurance Company	0.0%	43	\$1,757	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Puritan Life Insurance Company Of America	0.5%	18	\$223,067	\$0	\$2,128,000	954.0%
Reserve National Insurance Company	0.3%	27	\$110,875	\$0	\$33,000	29.8%
Transamerica Life Insurance Company	0.4%	19	\$175,736	\$0	\$459,000	261.2%
Unified Life Insurance Company	0.4%	21	\$165,467	\$0	\$272,872	164.9%
Union Fidelity Life Insurance Company	0.3%	26	\$115,704	\$0	\$211,640	182.9%
Union Labor Life Insurance Company	0.0%	32	\$16,322	\$0	\$33,512	205.3%
Union Security Insurance Company	0.0%	50	\$0	\$0	\$318,467	—
United Fidelity Life Insurance Company	0.0%	52	\$0	\$0	\$4,211	—
United Of Omaha Life Insurance Company	0.0%	49	\$0	\$0	\$10,994	—
Unity Financial Life Insurance Company	0.7%	16	\$268,346	\$0	\$244,119	91.0%
Washington National Insurance Company	0.0%	44	\$946	\$0	\$0	0.0%
West Coast Life Insurance Company	0.1%	30	\$21,758	\$0	\$0	0.0%
Western & Southern Life Insurance Company	0.0%	51	\$0	\$0	\$121,520	—
Wilcac Life Insurance Company	0.0%	37	\$8,060	\$0	\$0	0.0%
<b>Total</b>	<b>100.0%</b>		<b>\$41,180,646</b>	<b>\$3,889</b>	<b>\$46,696,757</b>	<b>113.4%</b>

## GROUP:

### TERM LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
4 Ever Life Insurance Company	0.0%	50	\$133,962	\$0	\$87,314	65.2%
5 Star Life Insurance Company	0.7%	23	\$3,845,431	\$0	\$3,500,927	91.0%
AAA Life Insurance Company	1.2%	20	\$6,709,163	\$0	\$4,673,258	69.7%
Aetna Life Insurance Company	0.0%	60	\$70,330	\$0	\$295,753	420.5%
Allianz Life Insurance Co Of North America	0.0%	74	\$22,088	\$0	\$49,105	222.3%
Amalgamated Life Insurance Company	0.8%	21	\$4,502,496	\$0	\$942,428	20.9%
American Amicable Life Insurance Co of TX	0.0%	67	\$40,807	\$0	\$44,468	109.0%
American Family Life Assurance Co of Col.	0.0%	45	\$239,827	\$0	\$40,055	16.7%
American Family Life Insurance Company	0.1%	38	\$687,534	\$0	\$424,000	61.7%
American General Life Insurance Co	0.0%	71	\$30,389	\$0	\$3,165,280	10415.9%
American Heritage Life Insurance Company	0.0%	57	\$83,507	\$0	\$75,000	89.8%
American Income Life Insurance Co	0.0%	79	\$15,725	\$0	\$0	0.0%
American National Insurance Company	0.0%	68	\$40,442	\$0	\$0	0.0%
American National Life Ins Co Of TX	0.0%	115	\$291	\$0	\$5,000	1718.2%
American Public Life Insurance Company	0.0%	59	\$72,501	\$0	\$0	0.0%
American United Life Insurance Company	0.4%	24	\$2,300,879	\$0	\$1,562,588	67.9%
Americo Financial Life & Annuity Ins Co	0.0%	81	\$13,671	\$0	\$0	0.0%
Anthem Life Insurance Company	1.5%	18	\$8,313,768	\$0	\$9,708,425	116.8%
Assurity Life Insurance Company	0.0%	69	\$38,620	\$0	\$2,650	6.9%
Athene Annuity & Life Assurance Company	0.0%	64	\$49,999	\$0	\$96,619	193.2%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Aurora National Life Assurance Company	0.0%	65	\$44,495	\$0	\$0	0.0%
Auto Owners Life Insurance Company	0.0%	66	\$43,592	\$0	\$0	0.0%
Baltimore Life Insurance Company The	0.0%	111	\$625	\$0	\$0	0.0%
Best Life & Health Insurance Company	0.0%	90	\$5,771	\$0	\$0	0.0%
Boston Mutual Life Insurance Company	0.0%	58	\$76,323	\$0	\$90,000	117.9%
CMFG Life Insurance Company	0.2%	35	\$860,659	\$0	\$686,432	79.8%
Canada Life Assurance Company	0.0%	96	\$3,900	\$0	\$0	0.0%
Church Life Insurance Corporation	0.0%	46	\$238,786	\$0	\$546,500	228.9%
Colonial Life & Accident Insurance Company	0.2%	36	\$841,263	\$0	\$794,336	94.4%
Colonial Penn Life Insurance Company	0.1%	41	\$481,722	\$0	\$300,875	62.5%
Combined Insurance Co Of America	0.3%	28	\$1,571,714	\$0	\$450,531	28.7%
Companion Life Insurance Company	0.0%	55	\$92,793	\$0	\$90,000	97.0%
Connecticut General Life Ins Co	0.0%	47	\$228,620	\$0	\$311,342	136.2%
Continental American Insurance Company	0.0%	48	\$212,003	\$0	\$210,344	99.2%
Continental General Insurance Company	0.0%	73	\$24,702	\$0	\$25,000	101.2%
Country Life Insurance Company	0.0%	52	\$113,131	\$0	\$108,403	95.8%
Dearborn Life Insurance Company	0.1%	39	\$669,336	\$0	\$580,093	86.7%
EMC National Life Company	0.0%	44	\$241,218	\$0	\$1,304,850	540.9%
Empower Annuity Insurance Company Of America	( 0.0%)	128	\$-90,791	\$0	\$176,551,325	( 194459%)
Epic Life Insurance Company The	( 0.0%)	126	\$-229	\$0	\$0	0.0%
Equitable Financial Life Ins Co of Am.	0.2%	32	\$1,257,507	\$0	\$1,205,903	95.9%
Everlake Life Insurance Company	0.0%	49	\$199,689	\$0	\$540,009	270.4%
Farmers New World Life Insurance Company	0.0%	107	\$1,451	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	54	\$104,381	\$0	\$3,218	3.1%
Fidelity Security Life Insurance Company	0.0%	43	\$270,219	\$0	\$73,521	27.2%
Genworth Life & Annuity Insurance Company	0.0%	76	\$18,075	\$0	\$2,761	15.3%
Genworth Life Insurance Company	0.0%	99	\$2,424	\$0	\$2,300	94.9%
Gerber Life Insurance Company	0.0%	92	\$4,779	\$0	\$9,018	188.7%
Globe Life & Accident Insurance Company	1.2%	19	\$6,797,594	\$0	\$8,375,367	123.2%
Great Southern Life Insurance Company	0.0%	105	\$1,518	\$0	\$0	0.0%
Guarantee Trust Life Insurance Company	0.0%	85	\$8,120	\$0	\$20,014	246.5%
Guardian Life Insurance Company Of America	3.0%	12	\$16,558,445	\$0	\$14,049,931	84.9%
Hartford Life & Accident Insurance Company	5.8%	6	\$31,986,433	\$0	\$39,739,683	124.2%
Horace Mann Life Insurance Company	0.0%	70	\$33,892	\$0	\$5,000	14.8%
IA American Life Insurance Company	0.0%	124	\$0	\$0	\$119,052	—
Individual Assurance Co Life Health & Accident	0.0%	51	\$121,098	\$0	\$793	0.7%
Investors Heritage Life Insurance Company	0.0%	93	\$4,640	\$0	\$0	0.0%
Jackson National Life Insurance Company	0.0%	62	\$55,399	\$0	\$21,256	38.4%
Jefferson National Life Insurance Company	0.0%	120	\$9	\$0	\$0	0.0%
Kansas City Life Insurance Company	0.4%	25	\$2,275,614	\$0	\$2,922,960	128.4%
Lafayette Life Insurance Company The	0.0%	100	\$2,079	\$0	\$0	0.0%
Liberty National Life Insurance Company	0.8%	22	\$4,344,157	\$0	\$867,943	20.0%
Life Insurance Company Of North America	6.2%	4	\$34,133,961	\$0	\$25,831,828	75.7%
Lifeshield National Insurance Co	0.0%	86	\$7,571	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Lincoln Life & Annuity Company Of New York	0.0%	87	\$6,861	\$0	\$0	0.0%
Lincoln National Life Insurance Company, The	4.3%	9	\$23,601,961	\$0	\$21,934,639	92.9%
Loyal American Life Insurance Company	0.0%	116	\$284	\$0	\$0	0.0%
Madison National Life Insurance Company Inc	0.0%	82	\$13,394	\$0	\$44,283	330.6%
Manhattanlife Insurance & Annuity Company	0.0%	109	\$811	\$0	\$0	0.0%
Metropolitan Life Insurance Company	18.8%	1	\$103,484,149	\$0	\$0	0.0%
Midwest National Life Ins Co of TN	0.0%	106	\$1,490	\$0	\$0	0.0%
Minnesota Life Insurance Company	3.4%	11	\$18,777,843	\$0	\$18,832,648	100.3%
Nassau Life Insurance Company	0.0%	119	\$39	\$0	\$0	0.0%
National Benefit Life Insurance Company	0.0%	122	\$0	\$0	\$3,000	—
National Health Insurance Company	0.0%	117	\$204	\$0	\$0	0.0%
Nationwide Life Insurance Company	0.0%	83	\$12,089	\$0	\$23,062	190.8%
New York Life Group Insurance Company Of NY	0.0%	123	\$0	\$0	\$952,762	—
New York Life Insurance Company	6.1%	5	\$33,805,083	\$738,627	\$13,085,049	40.9%
Nippon Life Insurance Company Of America	0.0%	63	\$50,997	\$0	\$0	0.0%
Northwestern Mutual Life Insurance Company	0.0%	61	\$69,698	\$0	\$0	0.0%
Occidental Life Insurance Company Of NC	0.0%	98	\$2,832	\$0	\$0	0.0%
Pan—American Life Insurance Company	0.0%	95	\$3,950	\$0	\$0	0.0%
Pekin Life Insurance Company	0.0%	84	\$8,511	\$0	\$0	0.0%
Pioneer American Insurance Company	0.0%	110	\$667	\$0	\$0	0.0%
Pioneer Security Life Insurance Company	0.0%	113	\$564	\$0	\$0	0.0%



Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Plateau Insurance Company	0.0%	53	\$105,964	\$0	\$0	0.0%
Principal Life Insurance Company	2.4%	15	\$13,195,043	\$0	\$13,251,619	100.4%
Protective Life & Annuity Insurance Company	( 0.0%)	125	\$-10	\$0	\$0	0.0%
Protective Life Insurance Company	0.3%	27	\$1,681,253	\$0	\$854,881	50.8%
Provident Life & Accident Insurance Company	0.0%	77	\$17,750	\$0	\$228,616	1288.0%
Prudential Insurance Company Of America The	8.5%	2	\$46,922,188	\$0	\$78,340,856	167.0%
Reliance Standard Life Insurance Company	1.6%	16	\$8,761,881	\$0	\$8,656,597	98.8%
Reliastar Life Ins Co of NY	0.0%	75	\$18,747	\$0	\$0	0.0%
Reliastar Life Insurance Company	3.0%	13	\$16,537,598	\$0	\$14,582,749	88.2%
Renaissance Life & Health Insurance Co	0.1%	40	\$612,518	\$0	\$463,000	75.6%
S USA Life Insurance Company Inc	0.0%	112	\$590	\$0	\$0	0.0%
Sagicor Life Insurance Company	0.0%	121	\$0	\$0	\$403	-
Sbli USA Life Insurance Company Inc	0.0%	114	\$540	\$0	\$0	0.0%
Securian Life Insurance Company	5.2%	8	\$28,633,536	\$0	\$30,931,626	108.0%
Shelter Life Insurance Company	0.3%	29	\$1,542,824	\$0	\$1,170,000	75.8%
Shenandoah Life Insurance Company	( 0.0%)	127	\$-526	\$0	\$0	0.0%
Standard Insurance Company	7.3%	3	\$40,381,360	\$0	\$43,859,762	108.6%
Standard Life & Accident Insurance Company	0.0%	118	\$160	\$0	\$0	0.0%
Starmount Life Insurance Company	0.0%	103	\$1,731	\$0	\$10,000	577.7%
State Farm Life Insurance Company	0.2%	34	\$1,066,394	\$270	\$2,277,500	213.6%
Sun Life & Health Insurance Company (US)	0.1%	42	\$343,305	\$0	\$111,755	32.6%
Sun Life Assurance Company Of Canada	3.6%	10	\$20,032,586	\$0	\$12,461,387	62.2%
Symetra Life Insurance Company	0.4%	26	\$2,184,376	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Talcott Resolution Life Insurance Company	0.0%	56	\$88,735	\$0	\$40,499	45.6%
Transamerica Financial Life Ins Co	0.0%	91	\$5,596	\$0	\$0	0.0%
Transamerica Life Insurance Company	0.3%	30	\$1,461,797	\$0	\$1,769,918	121.1%
Trustmark Insurance Company	0.0%	89	\$5,923	\$0	\$1,950	32.9%
Trustmark Life Insurance Company	0.0%	94	\$4,265	\$0	\$20,000	468.9%
US Alliance Life & Security Company	0.0%	104	\$1,522	\$0	\$0	0.0%
Unimerica Insurance Company	0.0%	72	\$28,834	\$0	\$50,000	173.4%
Union Fidelity Life Insurance Company	0.0%	88	\$6,818	\$0	\$0	0.0%
Union Labor Life Insurance Company	0.2%	33	\$1,084,395	\$0	\$824,576	76.0%
Union Security Insurance Company	0.0%	78	\$17,147	\$0	\$0	0.0%
United Heritage Life Insurance Company	0.0%	97	\$3,350	\$0	\$0	0.0%
United Of Omaha Life Insurance Company	2.6%	14	\$14,420,917	\$0	\$11,505,050	79.8%
United States Life Insurance Co New York	0.0%	102	\$1,814	\$0	\$169,083	9321.0%
UnitedHealthcare Insurance Company	1.6%	17	\$8,760,019	\$0	\$5,882,153	67.1%
Unum Life Insurance Company Of America	5.4%	7	\$29,500,830	\$0	\$19,125,322	64.8%
Usable Life	0.3%	31	\$1,380,513	\$0	\$655,650	47.5%
Vantis Life Insurance Company	0.0%	101	\$1,983	\$0	\$0	0.0%
Washington National Insurance Company	0.0%	108	\$1,185	\$0	\$0	0.0%
Zurich American Life Insurance Company	0.2%	37	\$835,588	\$0	\$1,513,250	181.1%
<b>Total</b>	<b>100.0%</b>		<b>\$550,566,596</b>	<b>\$738,897</b>	<b>\$604,233,167</b>	<b>109.9%</b>

## GROUP: UNIVERSAL LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
5 Star Life Insurance Company	0.0%	21	\$40,142	\$0	\$252,354	628.7%
American General Life Insurance Co	0.0%	35	\$1,082	\$0	\$2,444,475	225922%
American Health & Life Insurance Company	0.1%	14	\$147,987	\$0	\$229,917	155.4%
American Heritage Life Insurance Company	2.2%	6	\$2,549,803	\$0	\$664,595	26.1%
American National Insurance Company	1.3%	9	\$1,489,593	\$0	\$1,098,262	73.7%
Ameritas Life Insurance Corp	0.0%	37	\$486	\$0	\$0	0.0%
Athene Annuity & Life Company	0.0%	27	\$6,078	\$0	\$100,651	1656.0%
Brighthouse Life Insurance Company	0.0%	41	\$0	\$0	\$264,024	—
Combined Insurance Co Of America	0.0%	18	\$52,510	\$0	\$46,804	89.1%
Connecticut General Life Ins Co	1.3%	8	\$1,501,199	\$0	\$2,871,030	191.2%
Continental American Insurance Company	0.0%	31	\$2,646	\$0	\$219	8.3%
Equitable Financial Life Ins Co of Am.	0.0%	16	\$56,802	\$0	\$254,204	447.5%
Everly Life Insurance Company	0.0%	43	\$0	\$0	\$2,648	—
First Penn—pacific Life Insurance Company	0.0%	30	\$2,794	\$0	\$0	0.0%
Genworth Life Insurance Company	0.2%	12	\$212,498	\$0	\$5,275,806	2482.8%
Guardian Insurance & Annuity Company Inc	0.0%	25	\$7,506	\$0	\$4,377	58.3%
Guardian Life Insurance Company Of America	0.0%	19	\$52,392	\$0	\$0	0.0%
Jackson National Life Insurance Company	0.0%	33	\$1,451	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Jefferson National Life Insurance Company	0.0%	23	\$31,192	\$0	\$0	0.0%
Lincoln Benefit Life Company	0.0%	24	\$20,615	\$0	\$0	0.0%
MONY Life Insurance Company	0.0%	38	\$102	\$0	\$0	0.0%
Massachusetts Mutual Life Insurance Company	0.1%	15	\$92,206	\$0	\$1,099,141	1192.0%
Metropolitan Life Insurance Company	81.0%	1	\$95,529,702	\$0	\$16,478,222	17.2%
Minnesota Life Insurance Company	0.9%	10	\$1,028,670	\$0	\$3,527,707	342.9%
National Guardian Life Insurance Company	0.0%	28	\$5,399	\$0	\$80,212	1485.7%
New York Life Insurance & Annuity Corporation	0.0%	22	\$37,613	\$0	\$78,353	208.3%
New York Life Insurance Company	0.0%	32	\$1,664	\$0	\$7,308	439.2%
Penn Insurance & Annuity Company The	0.0%	34	\$1,381	\$0	\$10,838	784.8%
Principal Life Insurance Company	0.5%	11	\$615,975	\$0	\$189,226	30.7%
Protective Life Insurance Company	0.0%	17	\$53,697	\$0	\$-4	( 0.0%)
Provident Life & Accident Insurance Company	0.0%	29	\$3,278	\$0	\$0	0.0%
Prudential Insurance Company Of America The	2.8%	2	\$3,284,460	\$0	\$5,483,704	167.0%
Securian Life Insurance Company	2.2%	5	\$2,628,041	\$0	\$1,506,608	57.3%
Symetra Life Insurance Company	0.0%	40	\$0	\$0	\$2,455,080	–
TIAA–CREF Life Insurance Company	2.5%	4	\$2,929,454	\$0	\$0	0.0%
Talcott Resolution Life Insurance Company	0.0%	42	\$0	\$0	\$180,245	–
Transamerica Financial Life Ins Co	0.0%	26	\$6,416	\$0	\$0	0.0%
Transamerica Life Insurance Company	1.9%	7	\$2,287,821	\$0	\$1,857,728	81.2%
Trustmark Insurance Company	2.6%	3	\$3,053,658	\$0	\$1,282,363	42.0%
United States Life Insurance Co New York	0.0%	39	\$62	\$0	\$5,205	8395.2%
Unum Life Insurance Company Of America	0.1%	13	\$162,364	\$0	\$52,273	32.2%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Voya Retirement Insurance & Annuity Company	0.0%	20	\$46,933	\$0	\$73,052	155.7%
Washington National Insurance Company	0.0%	36	\$807	\$0	\$0	0.0%
<b>Total</b>	<b>100.0%</b>		<b>\$117,946,479</b>	<b>\$0</b>	<b>\$47,876,627</b>	<b>40.6%</b>

## GROUP:

### GRADED DEATH BENEFITS

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Colonial Penn Life Insurance Company	62.8%	1	\$2,600,464	\$0	\$1,765,268	67.9%
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	7	\$1,147	\$0	\$0	0.0%
Fidelity Security Life Insurance Company	0.0%	8	\$337	\$0	\$12,176	3613.1%
Globe Life & Accident Insurance Company	0.2%	4	\$6,370	\$0	\$5,102	80.1%
John Hancock Life Insurance Company (usa)	(1.5%)	10	\$-63,427	\$355	\$-2,370,961	3737.5%
Lincoln Heritage Life Insurance Company	0.0%	6	\$1,504	\$0	\$14,648	973.9%
Metropolitan Life Insurance Company	0.0%	9	\$0	\$0	\$225,281,330	—
Physicians Life Insurance Company	3.5%	3	\$143,239	\$0	\$46,211	32.3%
Transamerica Life Insurance Company	34.9%	2	\$1,446,117	\$0	\$2,310,377	159.8%
Union Fidelity Life Insurance Company	0.1%	5	\$3,682	\$0	\$2,500	67.9%
<b>Total</b>	<b>100.0%</b>		<b>\$4,139,433</b>	<b>\$355</b>	<b>\$227,066,651</b>	<b>5485.5%</b>

## GROUP:

### CREDIT LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
American Health & Life Insurance Company	21.9%	2	\$1,946,091	\$0	\$1,967,183	101.1%
American National Insurance Company	1.0%	7	\$92,093	\$0	\$24,006	26.1%
CMFG Life Insurance Company	16.3%	3	\$1,449,370	\$0	\$837,781	57.8%
Central States Health & Life Co Of Omaha	9.7%	4	\$867,016	\$0	\$395,459	45.6%
Guarantee Trust Life Insurance Company	( 0.0%)	12	\$-5	\$0	\$0	0.0%
Merit Life Insurance Co	( 0.0%)	13	\$-513	\$0	\$3,744	( 729.8%)
Minnesota Life Insurance Company	43.7%	1	\$3,887,154	\$0	\$1,054,943	27.1%
Pekin Life Insurance Company	4.0%	5	\$357,530	\$0	\$269,471	75.4%
Plateau Insurance Company	2.4%	6	\$217,043	\$0	\$148,250	68.3%
Revol One Insurance Company	0.2%	9	\$16,704	\$0	\$33,800	202.3%
Securian Life Insurance Company	0.5%	8	\$48,468	\$0	\$29,462	60.8%
Shelter Life Insurance Company	0.1%	11	\$7,486	\$0	\$0	0.0%
Transamerica Life Insurance Company	0.1%	10	\$7,779	\$0	\$10,658	137.0%
<b>Total</b>	<b>100.0%</b>		<b>\$8,896,216</b>	<b>\$0</b>	<b>\$4,774,757</b>	<b>53.7%</b>

## GROUP: VARIABLE LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
American General Life Insurance Co	0.0%	9	\$2,996	\$0	\$0	0.0%
Delaware Life Insurance Company	0.0%	11	\$0	\$0	\$1,127,852	—
Lincoln Benefit Life Company	0.0%	10	\$898	\$0	\$0	0.0%
Massachusetts Mutual Life Insurance Company	1.0%	5	\$692,720	\$0	\$0	0.0%
Metropolitan Life Insurance Company	13.7%	3	\$9,547,048	\$0	\$45,595,226	477.6%
Minnesota Life Insurance Company	0.1%	6	\$81,118	\$0	\$84,185	103.8%
Nationwide Life Insurance Company	56.6%	1	\$39,617,829	\$0	\$4,240,076	10.7%
Prudential Insurance Company Of America The	1.3%	4	\$940,554	\$0	\$1,570,340	167.0%
Securian Life Insurance Company	0.0%	7	\$9,919	\$0	\$0	0.0%
Talcott Resolution Life Insurance Company	0.0%	8	\$7,352	\$0	\$7,591,192	103253%
Venerable Insurance & Annuity Company	0.0%	12	\$0	\$0	\$10,970	—
Zurich American Life Insurance Company	27.2%	2	\$19,037,791	\$0	\$2,226,715	11.7%
<b>Total</b>	<b>100.0%</b>		<b>\$69,938,225</b>	<b>\$0</b>	<b>\$62,446,556</b>	<b>89.3%</b>



## GROUP:

### ANNUITIES ORDINARY

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Aetna Life Insurance Company	( 0.0%)	87	\$-42,801	\$0	\$4,717,760	(11022.5%)
American Fidelity Assurance Company	0.0%	40	\$17,180	\$0	\$282,599	1644.9%
American General Life Insurance Co	0.1%	26	\$856,919	\$0	\$9,202,711	1073.9%
American Maturity Life Insurance Co	0.0%	31	\$352,724	\$0	\$23,568	6.7%
American Memorial Life Insurance Company	0.0%	69	\$0	\$0	\$13,033	—
American National Insurance Company	0.0%	50	\$1	\$0	\$3,193,783	3.194E8%
American United Life Insurance Company	19.7%	2	\$317,795,081	\$0	\$228,739,076	72.0%
Americo Financial Life & Annuity Ins Co	0.0%	48	\$390	\$0	\$23,305	5975.6%
Ameritas Life Insurance Corp	0.9%	16	\$14,061,175	\$0	\$41,297,372	293.7%
Assurity Life Insurance Company	0.0%	49	\$238	\$0	\$1,724	724.4%
Athene Annuity & Life Assurance Co of NY	0.0%	70	\$0	\$0	\$8,122	—
Athene Annuity & Life Company	11.3%	3	\$182,464,037	\$0	\$26,674,388	14.6%
Aurora National Life Assurance Company	0.0%	52	\$0	\$0	\$1,329,007	—
Bankers Life & Casualty Company	0.0%	53	\$0	\$0	\$23,839	—
Banner Life Insurance Company	1.2%	15	\$19,059,263	\$0	\$9,133,815	47.9%
Berkshire Hathaway Life Insurance Co of NE	30.0%	1	\$484,484,033	\$0	\$267,260,764	55.2%
Brighthouse Life Insurance Company	0.0%	83	\$0	\$0	\$2,960,692	—
CMFG Life Insurance Company	0.0%	57	\$0	\$0	\$719,722	—
Church Life Insurance Corporation	0.0%	37	\$59,429	\$0	\$0	0.0%
Colonial Penn Life Insurance Company	0.0%	54	\$0	\$0	\$1,356	—

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Columbus Life Insurance Company	0.0%	85	\$0	\$0	\$12,008	—
Continental General Insurance Company	0.0%	79	\$0	\$0	\$7,064	—
Delaware Life Insurance Company	0.0%	81	\$0	\$0	\$279,209	—
Empower Annuity Insurance Company	0.0%	84	\$0	\$0	\$2,762,880	—
Empower Annuity Insurance Company Of America	2.0%	13	\$32,256,346	\$0	\$4,247,746	13.2%
Equitable Financial Life Insurance Company	0.1%	25	\$973,527	\$6,185	\$3,225,128	331.9%
Everlake Life Insurance Company	0.0%	39	\$31,198	\$0	\$5,740,400	18399.9%
Federal Life Insurance Company	0.0%	58	\$0	\$0	\$1,215	—
Fidelity & Guaranty Life Insurance Company	0.8%	18	\$13,172,246	\$0	\$50,253	0.4%
Fidelity Security Life Insurance Company	0.0%	27	\$785,301	\$0	\$9,617,200	1224.7%
First Berkshire Hathaway Life Insurance Co	0.2%	21	\$3,621,493	\$0	\$9,262,480	255.8%
Forethought Life Insurance Company	0.0%	36	\$70,000	\$0	\$0	0.0%
Genworth Life & Annuity Insurance Company	0.0%	62	\$0	\$0	\$6,671	—
Genworth Life Insurance Company	0.0%	45	\$2,100	\$0	\$1,347,344	64159.2%
Guardian Life Insurance Company Of America	0.0%	60	\$0	\$0	\$6,833	—
Horace Mann Life Insurance Company	0.0%	34	\$124,357	\$0	\$173,050	139.2%
Investors Life Insurance Co Of North America	0.0%	59	\$0	\$0	\$8,882	—
Jackson National Life Insurance Company	0.0%	42	\$3,750	\$0	\$2,032,313	54195.0%
John Hancock Life Insurance Company (usa)	0.0%	64	\$0	\$24,912	\$17,321,869	—
Life Insurance Company Of The Southwest	0.0%	61	\$0	\$0	\$180,237	—
Lincoln Benefit Life Company	0.0%	63	\$0	\$0	\$56,689	—

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Lincoln National Life Insurance Company, The	2.4%	9	\$38,513,899	\$0	\$16,824,896	43.7%
MONY Life Insurance Company	0.0%	65	\$0	\$0	\$35,644	—
Massachusetts Mutual Life Insurance Company	2.9%	6	\$46,958,910	\$0	\$176,901,358	376.7%
Massmutual Ascend Life Insurance Company	( 0.0%)	86	\$-5,970	\$0	\$1,422,244	(23823.2%)
Metropolitan Life Insurance Company	0.1%	24	\$1,170,486	\$0	\$1,418,402	121.2%
Metropolitan Tower Life Insurance Company	1.5%	14	\$24,592,460	\$0	\$11,823,156	48.1%
Midland National Life Insurance Company	0.0%	30	\$613,633	\$0	\$1,254,401	204.4%
Minnesota Life Insurance Company	0.2%	20	\$3,821,577	\$0	\$7,764,372	203.2%
Mutual Of America Life Insurance Company	0.0%	32	\$286,771	\$0	\$3,007,696	1048.8%
Nassau Life Insurance Company	0.0%	68	\$0	\$0	\$218,241	—
National Guardian Life Insurance Company	0.0%	29	\$636,088	\$0	\$571,240	89.8%
National Western Life Insurance Company	0.0%	41	\$8,603	\$0	\$1,532,744	17816.4%
Nationwide Life & Annuity Insurance Company	2.7%	7	\$43,039,586	\$0	\$1,195,004	2.8%
Nationwide Life Insurance Company	2.4%	10	\$38,380,676	\$0	\$1,863,275	4.9%
New York Life Insurance & Annuity Corporation	0.0%	47	\$1,000	\$0	\$1,171,578	117158%
New York Life Insurance Company	( 0.0%)	88	\$-215,106	\$0	\$9,555,079	( 4442.0%)
North American Co For Life & Health Insurance	0.0%	44	\$3,500	\$0	\$443,918	12683.4%
Pacific Life & Annuity Company	( 0.0%)	90	\$-360,200	\$0	\$0	0.0%
Pacific Life Insurance Company	2.2%	12	\$35,328,024	\$0	\$21,726,353	61.5%
Parker Centennial Assurance Company	0.0%	78	\$0	\$0	\$51,761	—
Paul Revere Life Insurance Company	0.0%	66	\$0	\$0	\$26,288	—

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Pekin Life Insurance Company	0.0%	43	\$3,700	\$0	\$7,516	203.1%
Penn Mutual Life Insurance Company The	0.0%	67	\$0	\$0	\$316,241	–
Physicians Life Insurance Company	0.0%	80	\$0	\$0	\$66,804	–
Principal Life Insurance Company	2.6%	8	\$42,170,398	\$0	\$33,139,547	78.6%
Provident Life & Accident Insurance Company	0.0%	71	\$0	\$0	\$2,120,615	–
Prudential Insurance Company Of America The	7.5%	4	\$120,363,405	\$1,688	\$37,427,826	31.1%
Reliance Standard Life Insurance Company	0.0%	72	\$0	\$0	\$16,427	–
Reliastar Life Insurance Company	0.0%	46	\$1,745	\$0	\$1,097,560	62897.4%
Riversource Life Insurance Company	0.0%	33	\$248,820	\$0	\$88,212	35.5%
Sagicor Life Insurance Company	0.0%	51	\$0	\$0	\$51,014	–
Securian Life Insurance Company	0.2%	22	\$3,150,959	\$0	\$332,354	10.5%
Sentry Life Insurance Company (I&h Acct)	2.3%	11	\$37,695,077	\$0	\$24,935,757	66.2%
Standard Insurance Company	0.0%	73	\$0	\$0	\$11,188	–
Sun Life Assurance Company Of Canada	0.0%	82	\$0	\$0	\$10,902	–
Symetra Life Insurance Company	0.0%	38	\$51,308	\$0	\$717,300	1398.0%
Talcott Resolution Life Insurance Company	0.0%	28	\$652,938	\$0	\$3,772,206	577.7%
Teachers Ins & Annuity Assn of America	5.4%	5	\$87,310,726	\$13,892,661	\$65,145,845	90.5%
Texas Life Insurance Company	0.0%	74	\$0	\$0	\$1,673	–
Transamerica Financial Life Ins Co	0.0%	77	\$0	\$0	\$263,726	–
Transamerica Life Insurance Company	0.0%	35	\$81,530	\$0	\$12,065,994	14799.5%
United Of Omaha Life Insurance Company	0.9%	17	\$14,054,856	\$0	\$4,451,312	31.7%
United States Life Insurance Co New York	0.0%	75	\$0	\$0	\$2,756,752	–
Unum Life Insurance Company Of America	0.0%	55	\$0	\$0	\$78,034	–
Variable Annuity Life Insurance Company	0.3%	19	\$4,998,083	\$0	\$6,336,731	126.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Voya Retirement Insurance & Annuity Company	( 0.0%)	89	\$-341,825	\$0	\$131,971,522	(38607.9%)
Western & Southern Life Insurance Company	0.0%	76	\$0	\$0	\$771,404	—
Western Southern Life Assurance Company	0.1%	23	\$2,059,052	\$0	\$1,126,923	54.7%
Wilcac Life Insurance Company	0.0%	56	\$0	\$0	\$19,203	—
<b>Total</b>	<b>100.0%</b>		<b>\$1,615,422,696</b>	<b>\$13,925,446</b>	<b>\$1,239,854,345</b>	<b>77.6%</b>

## GROUP:

### ANNUITIES VARIABLE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
American General Life Insurance Co	0.2%	9	\$995,617	\$0	\$62,342,871	6261.7%
American Maturity Life Insurance Co	0.0%	18	\$2,994	\$0	\$62,100	2074.1%
American National Insurance Company	0.1%	12	\$623,395	\$0	\$843,236	135.3%
American United Life Insurance Company	0.2%	10	\$731,771	\$0	\$7,632,290	1043.0%
Annuity Investors Life Insurance Company	0.0%	28	\$0	\$0	\$153,650	—
Brighthouse Life Insurance Company	0.0%	26	\$0	\$0	\$4,948,291	—
Delaware Life Insurance Company	0.9%	8	\$3,897,497	\$0	\$56,076,005	1438.8%
Equitable Financial Life Insurance Company	13.0%	3	\$54,250,623	\$0	\$159,011,106	293.1%
Everlake Life Insurance Company	0.0%	15	\$57,200	\$0	\$6,385,305	11163.1%
First Allmerica Financial Life Insurance Co	0.0%	23	\$0	\$0	\$184,603	—
Jackson National Life Insurance Company	0.0%	17	\$4,821	\$0	\$718,805	14909.9%
Lincoln Life & Annuity Company Of New York	0.2%	11	\$668,815	\$0	\$79,020	11.8%
Lincoln National Life Insurance Company, The	10.1%	5	\$42,365,547	\$0	\$52,617,998	124.2%
Metropolitan Life Insurance Company	17.4%	2	\$72,488,451	\$0	\$87,841,958	121.2%
Midland National Life Insurance Company	0.0%	14	\$116,740	\$0	\$238,642	204.4%
Minnesota Life Insurance Company	0.0%	21	\$0	\$0	\$37,610,436	—
Nationwide Life Insurance Company	4.3%	6	\$17,900,828	\$0	\$1,663,383	9.3%
Principal Life Insurance Company	0.0%	19	\$0	\$0	\$88,764	—
Riversource Life Insurance Company	0.0%	20	\$0	\$0	\$194,797	—
Security Benefit Life Insurance Company	0.1%	13	\$457,256	\$0	\$1,649,588	360.8%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Symetra Life Insurance Company	0.0%	22	\$0	\$0	\$181,973	—
Teachers Ins & Annuity Assn of America	12.0%	4	\$50,074,643	\$0	\$39,518,493	78.9%
Transamerica Life Insurance Company	0.0%	25	\$0	\$0	\$2,435,913	—
Variable Annuity Life Insurance Company	2.4%	7	\$10,132,543	\$0	\$5,241,751	51.7%
Venerable Insurance & Annuity Company	0.0%	16	\$51,189	\$0	\$41,049,910	80192.8%
Voya Retirement Insurance & Annuity Company	39.0%	1	\$162,743,096	\$0	\$87,242,888	53.6%
Washington National Insurance Company	0.0%	24	\$0	\$0	\$15,952	—
Zurich American Life Insurance Company	0.0%	27	\$0	\$0	\$1,222,539	—
<b>Total</b>	<b>100.0%</b>		<b>\$417,563,026</b>	<b>\$0</b>	<b>\$657,252,267</b>	<b>157.4%</b>

**GROUP:**  
**ANNUITIES MODIFIED GUARANTEED**

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
American Maturity Life Insurance Co	0.0%	4	\$0	\$0	\$296,104	—
Everlake Life Insurance Company	0.0%	2	\$0	\$0	\$471,968	—
Protective Life Insurance Company	0.0%	3	\$0	\$0	\$21,282,333	—
Venerable Insurance & Annuity Company	100.0%	1	\$20	\$0	\$0	0.0%
<b>Total</b>	<b>100.0%</b>		<b>\$20</b>	<b>\$0</b>	<b>\$22,050,405</b>	<b>1.103E8%</b>



## GROUP:

### ANNUITIES EQUITY INDEXED

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
American National Insurance Company	0.0%	8	\$0	\$0	\$203,211	—
Athene Annuity & Life Company	1.0%	3	\$30,000	\$0	\$4,076,888	13589.6%
Equitrust Life Insurance Company	0.4%	4	\$13,100	\$0	\$1,283,940	9801.1%
Everlake Life Insurance Company	0.0%	7	\$0	\$0	\$163,326	—
Jackson National Life Insurance Company	0.0%	9	\$0	\$0	\$29,695	—
Lafayette Life Insurance Company The	3.2%	2	\$93,868	\$0	\$79,953	85.2%
Life Insurance Company Of The Southwest	0.3%	5	\$7,969	\$0	\$19,471	244.3%
Lincoln National Life Insurance Company, The	0.0%	10	\$0	\$0	\$1,034,992	—
Midland National Life Insurance Company	95.0%	1	\$2,765,836	\$0	\$5,653,982	204.4%
National Western Life Insurance Company	0.0%	11	\$0	\$0	\$478,212	—
Nationwide Life & Annuity Insurance Company	0.0%	13	\$0	\$0	\$126,350	—
Venerable Insurance & Annuity Company	0.0%	6	\$789	\$0	\$2,111,596	267629%
Washington National Insurance Company	0.0%	12	\$0	\$0	\$54,329	—
<b>Total</b>	<b>100.0%</b>		<b>\$2,911,562</b>	<b>\$0</b>	<b>\$15,315,945</b>	<b>526.0%</b>

## GROUP:

### DEPOSIT-TYPE CONTRACTS

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
4 Ever Life Insurance Company	0.0%	22	\$10,030	\$0	\$0	0.0%
Aetna Life Insurance Company	1.9%	7	\$10,693,466	\$0	\$0	0.0%
American Maturity Life Insurance Co	0.0%	28	\$0	\$0	\$44,900	—
American National Insurance Company	0.0%	20	\$61,101	\$0	\$0	0.0%
Ameritas Life Insurance Corp	0.0%	18	\$214,746	\$0	\$0	0.0%
Aurora National Life Assurance Company	( 0.0%)	29	\$—51,257	\$0	\$0	0.0%
Berkshire Hathaway Life Insurance Co of NE	30.1%	2	\$166,541,020	\$0	\$90,431,725	54.3%
Brighthouse Life Insurance Company	0.0%	23	\$7,776	\$0	\$0	0.0%
CIGNA Health & Life Insurance Company	0.0%	25	\$4,609	\$0	\$57,500	1247.6%
Companion Life Insurance Company	0.0%	26	\$625	\$0	\$625	100.0%
Connecticut General Life Ins Co	0.0%	24	\$5,907	\$0	\$135,317	2290.8%
Empower Annuity Insurance Company	12.4%	3	\$68,543,866	\$0	\$57,856,627	84.4%
Empower Annuity Insurance Company Of America	1.1%	8	\$6,063,470	\$0	\$0	0.0%
Fidelity & Guaranty Life Insurance Company	0.0%	21	\$13,021	\$0	\$0	0.0%
First Berkshire Hathaway Life Insurance Co	0.4%	12	\$2,309,946	\$0	\$4,851,942	210.0%
Kansas City Life Insurance Company	0.2%	14	\$1,087,000	\$0	\$793,135	73.0%
Massachusetts Mutual Life Insurance Company	6.9%	4	\$38,045,968	\$0	\$0	0.0%
Metropolitan Life Insurance Company	0.3%	13	\$1,530,000	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Metropolitan Tower Life Insurance Company	0.1%	15	\$600,000	\$0	\$0	0.0%
Minnesota Life Insurance Company	0.1%	17	\$532,337	\$0	\$0	0.0%
New York Life Insurance Company	1.1%	10	\$5,965,000	\$0	\$0	0.0%
Principal Life Insurance Company	38.4%	1	\$212,722,357	\$0	\$0	0.0%
Prudential Insurance Company Of America The	0.9%	11	\$5,035,800	\$0	\$0	0.0%
Securian Life Insurance Company	0.0%	19	\$79,160	\$0	\$0	0.0%
Talcott Resolution Life Insurance Company	3.0%	5	\$16,491,252	\$0	\$0	0.0%
United Of Omaha Life Insurance Company	2.0%	6	\$11,047,925	\$0	\$0	0.0%
Unum Life Insurance Company Of America	0.0%	27	\$271	\$0	\$0	0.0%
Variable Annuity Life Insurance Company	1.1%	9	\$6,025,155	\$0	\$11,066,233	183.7%
Voya Retirement Insurance & Annuity Company	0.1%	16	\$585,261	\$0	\$0	0.0%
<b>Total</b>	<b>100.0%</b>		<b>\$554,165,812</b>	<b>\$0</b>	<b>\$165,238,004</b>	<b>29.8%</b>

## GROUP:

### OTHER CONSIDERATIONS

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Brighthouse Life Insurance Company	0.0%	19	\$45,000	\$0	\$0	0.0%
CMFG Life Insurance Company	0.9%	14	\$10,258,903	\$0	\$9,156,919	89.3%
Empower Annuity Insurance Company	0.0%	18	\$237,897	\$0	\$0	0.0%
Empower Annuity Insurance Company Of America	5.7%	7	\$62,978,596	\$0	\$0	0.0%
Equitable Financial Life Insurance Company	0.2%	15	\$2,436,972	\$0	\$736,194	30.2%
John Hancock Life Insurance Company (usa)	19.4%	2	\$215,421,381	\$0	\$292,727,463	135.9%
Massachusetts Mutual Life Insurance Company	7.3%	3	\$80,899,163	\$0	\$3,894	0.0%
Metropolitan Life Insurance Company	1.3%	12	\$14,499,341	\$0	\$181,242,050	1250.0%
Minnesota Life Insurance Company	6.1%	5	\$67,934,884	\$0	\$0	0.0%
Mutual Of America Life Insurance Company	1.5%	11	\$16,648,069	\$0	\$34,815,796	209.1%
Nationwide Life Insurance Company	0.0%	20	\$0	\$0	\$135,421,894	–
New York Life Insurance Company	6.2%	4	\$68,870,926	\$0	\$17,090,915	24.8%
Northwestern Mutual Life Insurance Company	0.0%	21	\$0	\$0	\$12,977	–
Ohio National Life Insurance Company The	0.0%	17	\$284,828	\$0	\$1,458,644	512.1%
Pacific Life & Annuity Company	0.0%	22	\$0	\$0	\$44,750	–
Principal Life Insurance Company	0.1%	16	\$805,121	\$0	\$0	0.0%
Prudential Insurance Company Of America The	6.1%	6	\$67,781,206	\$0	\$141,889,734	209.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Standard Insurance Company	4.1%	9	\$45,201,679	\$0	\$30,178,945	66.8%
Talcott Resolution Life Insurance Company	1.0%	13	\$10,721,668	\$0	\$26,172,467	244.1%
Transamerica Financial Life Ins Co	3.9%	10	\$42,991,358	\$0	\$71,127,022	165.4%
Transamerica Life Insurance Company	32.1%	1	\$356,557,898	\$0	\$370,050,440	103.8%
Voya Retirement Insurance & Annuity Company	4.3%	8	\$47,502,173	\$0	\$53,220,526	112.0%
<b>Total</b>	<b>100.0%</b>		<b>\$1,112,077,063</b>	<b>\$0</b>	<b>\$1,365,350,630</b>	<b>122.8%</b>

## TOTAL GROUP LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
4 Ever Life Insurance Company	0.0%	104	\$143,992	\$0	\$87,314	60.6%
5 Star Life Insurance Company	0.1%	54	\$3,888,757	\$0	\$3,753,281	96.5%
AAA Life Insurance Company	0.1%	49	\$6,709,163	\$0	\$4,673,258	69.7%
Aetna Life Insurance Company	0.2%	41	\$10,720,995	\$0	\$5,013,513	46.8%
Allianz Life Insurance Co Of North America	0.0%	129	\$22,088	\$0	\$49,105	222.3%
Amalgamated Life Insurance Company	0.1%	51	\$4,502,496	\$0	\$942,428	20.9%
American Amicable Life Insurance Co of TX	0.0%	123	\$40,807	\$0	\$44,468	109.0%
American Bankers Life Assurance Of Florida	0.0%	144	\$10,794	\$0	\$0	0.0%
American Family Life Assurance Co of Col.	0.0%	90	\$414,912	\$0	\$57,208	13.8%
American Family Life Insurance Company	0.0%	82	\$687,534	\$0	\$424,000	61.7%
American Fidelity Assurance Company	0.0%	135	\$17,180	\$0	\$282,599	1644.9%
American General Life Insurance Co	0.0%	67	\$1,895,577	\$0	\$78,692,052	4151.4%
American Health & Life Insurance Company	0.0%	65	\$2,094,078	\$0	\$2,197,100	104.9%
American Heritage Life Insurance Company	0.1%	62	\$2,633,310	\$0	\$739,595	28.1%
American Income Life Insurance Co	0.0%	138	\$15,725	\$0	\$0	0.0%
American Maturity Life Insurance Co	0.0%	92	\$355,718	\$0	\$426,672	119.9%
American Memorial Life Insurance Company	0.2%	48	\$7,388,653	\$0	\$4,716,051	63.8%
American National Insurance Company	0.1%	63	\$2,567,610	\$1,876	\$7,228,328	281.6%
American National Life Ins Co Of TX	0.0%	179	\$291	\$0	\$5,000	1718.2%
American Public Life Insurance Company	0.0%	113	\$72,501	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
American United Life Insurance Company	7.1%	3	\$320,827,731	\$0	\$237,933,954	74.2%
Americo Financial Life & Annuity Ins Co	0.0%	140	\$14,061	\$0	\$23,305	165.7%
Ameritas Life Insurance Corp	0.3%	39	\$14,276,407	\$0	\$41,297,372	289.3%
Annuity Investors Life Insurance Company	0.0%	200	\$0	\$0	\$153,650	—
Anthem Life Insurance Company	0.2%	47	\$8,313,768	\$0	\$9,708,425	116.8%
Assurity Life Insurance Company	0.0%	117	\$52,832	\$0	\$4,374	8.3%
Athene Annuity & Life Assurance Company	0.0%	121	\$49,999	\$0	\$96,619	193.2%
Athene Annuity & Life Assurance Co of NY	0.0%	193	\$0	\$0	\$8,122	—
Athene Annuity & Life Company	4.1%	9	\$182,500,115	\$0	\$30,851,927	16.9%
Aurora National Life Assurance Company	( 0.0%)	207	\$—6,762	\$0	\$1,329,007	(19654.1%)
Auto Owners Life Insurance Company	0.0%	122	\$43,592	\$0	\$0	0.0%
Baltimore Life Insurance Company The	0.0%	174	\$625	\$0	\$0	0.0%
Bankers Fidelity Life Insurance Company	0.0%	91	\$378,225	\$0	\$111,260	29.4%
Bankers Life & Casualty Company	0.0%	188	\$0	\$0	\$23,839	—
Banner Life Insurance Company	0.4%	34	\$19,059,263	\$0	\$9,133,815	47.9%
Berkshire Hathaway Life Insurance Co of NE	14.5%	1	\$651,025,053	\$0	\$357,692,489	54.9%
Best Life & Health Insurance Company	0.0%	152	\$5,771	\$0	\$0	0.0%
Boston Mutual Life Insurance Company	0.0%	112	\$76,323	\$0	\$90,000	117.9%
Brighthouse Life Insurance Company	0.0%	118	\$52,776	\$0	\$8,173,007	15486.2%
CIGNA Health & Life Insurance Company	0.0%	154	\$4,609	\$0	\$57,500	1247.6%
CMFG Life Insurance Company	0.3%	38	\$14,338,495	\$0	\$12,878,282	89.8%
Canada Life Assurance Company	0.0%	157	\$3,900	\$0	\$0	0.0%
Central States Health & Life Co Of Omaha	0.0%	78	\$867,016	\$0	\$395,459	45.6%
Church Life Insurance Corporation	0.0%	95	\$298,215	\$0	\$546,500	183.3%
Colonial Life & Accident Insurance Company	0.0%	79	\$841,263	\$0	\$794,336	94.4%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Colonial Penn Life Insurance Company	0.1%	55	\$3,534,570	\$0	\$2,308,308	65.3%
Columbian Life Insurance Company	0.0%	151	\$6,301	\$0	\$27,770	440.7%
Columbus Life Insurance Company	0.0%	201	\$0	\$0	\$12,008	—
Combined Insurance Co Of America	0.0%	70	\$1,624,224	\$0	\$497,335	30.6%
Companion Life Insurance Company	0.0%	111	\$93,418	\$0	\$90,625	97.0%
Connecticut General Life Ins Co	0.0%	69	\$1,735,726	\$0	\$3,317,689	191.1%
Continental American Insurance Company	0.0%	81	\$761,187	\$0	\$266,037	35.0%
Continental General Insurance Company	0.0%	127	\$24,702	\$0	\$32,064	129.8%
Country Life Insurance Company	0.0%	107	\$113,131	\$0	\$108,403	95.8%
Dearborn Life Insurance Company	0.0%	84	\$669,336	\$0	\$580,093	86.7%
Delaware Life Insurance Company	0.1%	53	\$3,897,497	\$0	\$57,483,066	1474.9%
EMC National Life Company	0.0%	99	\$241,218	\$0	\$1,304,850	540.9%
Empower Annuity Insurance Company	1.5%	18	\$68,781,763	\$0	\$60,619,507	88.1%
Empower Annuity Insurance Company Of America	2.3%	14	\$101,207,621	\$0	\$180,799,071	178.6%
Epic Life Insurance Company The	( 0.0%)	203	\$—229	\$0	\$0	0.0%
Equitable Financial Life Ins Co of Am.	0.0%	73	\$1,314,309	\$0	\$1,460,107	111.1%
Equitable Financial Life Insurance Company	1.3%	19	\$57,661,122	\$6,185	\$162,972,428	282.6%
Equitrust Life Insurance Company	0.0%	143	\$13,100	\$0	\$1,283,940	9801.1%
Everlake Life Insurance Company	0.0%	89	\$433,287	\$0	\$13,309,308	3071.7%
Everly Life Insurance Company	0.0%	163	\$2,285	\$0	\$8,800	385.1%
Farm Bureau Life Ins Co of MO	0.0%	88	\$440,733	\$0	\$0	0.0%
Farmers New World Life Insurance Company	0.0%	170	\$1,451	\$0	\$0	0.0%
Federal Life Insurance Company	0.0%	162	\$2,326	\$0	\$18,292	786.4%



Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Fidelity & Guaranty Life Insurance Company	0.3%	40	\$13,185,267	\$0	\$50,253	0.4%
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	109	\$105,528	\$0	\$3,218	3.0%
Fidelity Security Life Insurance Company	0.0%	75	\$1,177,253	\$0	\$9,932,389	843.7%
First Allmerica Financial Life Insurance Co	0.0%	194	\$0	\$0	\$184,603	—
First Berkshire Hathaway Life Insurance Co	0.1%	50	\$5,931,439	\$0	\$14,114,422	238.0%
First Penn—pacific Life Insurance Company	0.0%	161	\$2,794	\$0	\$0	0.0%
Forethought Life Insurance Company	0.1%	61	\$2,895,569	\$0	\$4,898,810	169.2%
Genworth Life & Annuity Insurance Company	0.0%	134	\$18,075	\$0	\$9,432	52.2%
Genworth Life Insurance Company	0.0%	101	\$217,022	\$0	\$6,625,450	3052.9%
Gerber Life Insurance Company	0.0%	153	\$4,779	\$0	\$9,018	188.7%
Globe Life & Accident Insurance Company	0.2%	45	\$8,724,861	\$0	\$9,151,920	104.9%
Great Southern Life Insurance Company	0.0%	168	\$1,518	\$0	\$0	0.0%
Great Western Insurance Company	0.1%	57	\$3,457,828	\$0	\$1,425,605	41.2%
Guarantee Trust Life Insurance Company	0.0%	146	\$8,115	\$0	\$20,014	246.6%
Guardian Insurance & Annuity Company Inc	0.0%	150	\$7,506	\$0	\$4,377	58.3%
Guardian Life Insurance Company Of America	0.4%	36	\$16,610,837	\$0	\$14,056,764	84.6%
Hartford Life & Accident Insurance Company	0.7%	27	\$31,986,433	\$0	\$39,739,683	124.2%
Homesteaders Life Company	0.2%	42	\$8,838,506	\$0	\$5,853,521	66.2%
Horace Mann Life Insurance Company	0.0%	103	\$158,249	\$0	\$178,050	112.5%
Humana Insurance Company	0.0%	74	\$1,310,254	\$0	\$794,519	60.6%
IA American Life Insurance Company	0.0%	199	\$0	\$0	\$119,052	—

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Individual Assurance Co Life Health & Accident	0.0%	106	\$121,098	\$0	\$793	0.7%
Investors Heritage Life Insurance Company	0.0%	128	\$23,701	\$0	\$8,718	36.8%
Investors Life Insurance Co Of North America	0.0%	182	\$229	\$0	\$8,882	3878.6%
Jackson National Life Insurance Company	0.0%	115	\$65,421	\$0	\$2,802,069	4283.1%
Jefferson National Life Insurance Company	0.0%	125	\$31,201	\$0	\$0	0.0%
John Hancock Life Insurance Company (usa)	4.8%	7	\$215,357,954	\$25,267	\$307,678,371	142.9%
Kansas City Life Insurance Company	0.1%	58	\$3,362,614	\$0	\$3,716,095	110.5%
Lafayette Life Insurance Company The	0.0%	110	\$95,947	\$0	\$79,953	83.3%
Lewer Life Insurance Company	0.0%	181	\$260	\$0	\$0	0.0%
Liberty National Life Insurance Company	0.1%	52	\$4,344,157	\$0	\$867,943	20.0%
Life Insurance Company Of North America	0.8%	26	\$34,133,961	\$0	\$25,831,828	75.7%
Life Insurance Company Of The Southwest	0.0%	148	\$7,969	\$0	\$199,708	2506.1%
Lifeshield National Insurance Co	0.0%	149	\$7,571	\$0	\$0	0.0%
Lincoln Benefit Life Company	0.0%	131	\$21,513	\$0	\$56,689	263.5%
Lincoln Heritage Life Insurance Company	0.0%	116	\$56,548	\$0	\$203,982	360.7%
Lincoln Life & Annuity Company Of New York	0.0%	83	\$675,676	\$0	\$79,020	11.7%
Lincoln National Life Insurance Company, The	2.3%	13	\$104,481,407	\$0	\$92,412,525	88.4%
Loyal American Life Insurance Company	0.0%	180	\$284	\$0	\$0	0.0%
MONY Life Insurance Company	0.0%	185	\$102	\$0	\$35,644	34945.1%
Madison National Life Insurance Company Inc	0.0%	142	\$13,394	\$0	\$44,283	330.6%
Manhattanlife Insurance & Annuity Company	0.0%	172	\$811	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Massachusetts Mutual Life Insurance Company	3.7%	10	\$167,205,525	\$0	\$178,004,393	106.5%
Massmutual Ascend Life Insurance Company	( 0.0%)	206	\$-5,970	\$0	\$1,428,562	(23929.0%)
Members Life Insurance Company	0.0%	178	\$301	\$0	\$500	166.1%
Merit Life Insurance Co	( 0.0%)	204	\$-513	\$0	\$3,744	( 729.8%)
Metropolitan Life Insurance Company	6.6%	4	\$298,249,177	\$0	\$557,857,188	187.0%
Metropolitan Tower Life Insurance Company	0.6%	30	\$25,320,303	\$0	\$11,823,156	46.7%
Midland National Life Insurance Company	0.1%	56	\$3,500,183	\$0	\$7,147,025	204.2%
Midwest National Life Ins Co of TN	0.0%	169	\$1,490	\$0	\$0	0.0%
Minnesota Life Insurance Company	2.1%	15	\$96,063,583	\$0	\$68,874,291	71.7%
Mutual Of America Life Insurance Company	0.4%	35	\$16,975,179	\$0	\$37,823,492	222.8%
Nassau Life Insurance Company	0.0%	186	\$39	\$0	\$218,241	559592%
National Benefit Life Insurance Company	0.0%	189	\$0	\$0	\$3,000	—
National Guardian Life Insurance Company	0.2%	46	\$8,586,659	\$91	\$5,668,732	66.0%
National Health Insurance Company	0.0%	183	\$204	\$0	\$0	0.0%
National Western Life Insurance Company	0.0%	145	\$8,603	\$0	\$2,010,956	23375.1%
Nationwide Life & Annuity Insurance Company	1.0%	20	\$43,039,586	\$0	\$1,321,354	3.1%
Nationwide Life Insurance Company	2.1%	16	\$95,911,422	\$0	\$143,211,690	149.3%
New York Life Group Insurance Company Of NY	0.0%	190	\$0	\$0	\$952,762	—
New York Life Insurance & Annuity Corporation	0.0%	124	\$38,613	\$0	\$1,249,931	3237.1%
New York Life Insurance Company	2.4%	12	\$108,873,123	\$740,549	\$52,050,578	48.5%
Nippon Life Insurance Company Of America	0.0%	120	\$50,997	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
North American Co For Life & Health Insurance	0.0%	139	\$15,688	\$0	\$1,443,918	9204.0%
Northwestern Mutual Life Insurance Company	0.0%	114	\$69,698	\$7,577	\$12,977	29.5%
Occidental Life Insurance Company Of NC	0.0%	160	\$2,832	\$0	\$0	0.0%
Ohio National Life Insurance Company The	0.0%	96	\$284,828	\$0	\$1,458,644	512.1%
Pacific Life & Annuity Company	( 0.0%)	208	\$-360,200	\$0	\$44,750	( 12.4%)
Pacific Life Insurance Company	0.8%	24	\$35,328,024	\$0	\$21,726,353	61.5%
Pan-American Life Insurance Company	0.0%	156	\$3,950	\$0	\$0	0.0%
Parker Centennial Assurance Company	0.0%	197	\$0	\$0	\$51,761	-
Paul Revere Life Insurance Company	0.0%	191	\$0	\$0	\$26,288	-
Pekin Life Insurance Company	0.0%	86	\$510,248	\$0	\$276,987	54.3%
Penn Insurance & Annuity Company The	0.0%	171	\$1,381	\$0	\$10,838	784.8%
Penn Mutual Life Insurance Company The	0.0%	192	\$0	\$0	\$316,241	-
Physicians Life Insurance Company	0.0%	80	\$829,561	\$0	\$397,676	47.9%
Pioneer American Insurance Company	0.0%	173	\$667	\$0	\$0	0.0%
Pioneer Security Life Insurance Company	0.0%	176	\$564	\$0	\$0	0.0%
Plateau Insurance Company	0.0%	94	\$323,007	\$0	\$148,250	45.9%
Principal Life Insurance Company	6.0%	5	\$269,508,894	\$0	\$46,669,156	17.3%
Protective Life & Annuity Insurance Company	( 0.0%)	202	\$-10	\$0	\$0	0.0%
Protective Life Insurance Company	0.0%	68	\$1,736,707	\$0	\$22,137,210	1274.7%
Provident Life & Accident Insurance Company	0.0%	132	\$21,028	\$0	\$2,349,231	11171.9%
Prudential Insurance Company Of America The	5.4%	6	\$244,327,613	\$1,688	\$264,712,460	108.3%
Puritan Life Insurance Company Of America	0.0%	100	\$223,067	\$0	\$2,128,000	954.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Reliance Standard Life Insurance Company	0.2%	43	\$8,761,881	\$0	\$8,673,024	99.0%
Reliastar Life Ins Co of NY	0.0%	133	\$18,747	\$0	\$0	0.0%
Reliastar Life Insurance Company	0.4%	37	\$16,539,343	\$0	\$15,680,309	94.8%
Renaissance Life & Health Insurance Co	0.0%	85	\$612,518	\$0	\$463,000	75.6%
Reserve National Insurance Company	0.0%	108	\$110,875	\$0	\$33,000	29.8%
Revol One Insurance Company	0.0%	137	\$16,704	\$0	\$33,800	202.3%
Riversource Life Insurance Company	0.0%	98	\$248,820	\$0	\$283,009	113.7%
S USA Life Insurance Company Inc	0.0%	175	\$590	\$0	\$0	0.0%
Sagicor Life Insurance Company	0.0%	187	\$0	\$0	\$51,417	—
Sbli USA Life Insurance Company Inc	0.0%	177	\$540	\$0	\$0	0.0%
Securian Life Insurance Company	0.8%	25	\$34,550,083	\$0	\$32,800,050	94.9%
Security Benefit Life Insurance Company	0.0%	87	\$457,256	\$0	\$1,649,588	360.8%
Sentry Life Insurance Company (I&h Acct)	0.8%	23	\$37,695,077	\$0	\$24,935,757	66.2%
Shelter Life Insurance Company	0.0%	71	\$1,550,310	\$0	\$1,170,000	75.5%
Shenandoah Life Insurance Company	( 0.0%)	205	\$—526	\$0	\$0	0.0%
Standard Insurance Company	1.9%	17	\$85,583,039	\$0	\$74,049,895	86.5%
Standard Life & Accident Insurance Company	0.0%	184	\$160	\$0	\$0	0.0%
Starmount Life Insurance Company	0.0%	166	\$1,731	\$0	\$10,000	577.7%
State Farm Life Insurance Company	0.0%	77	\$1,066,394	\$270	\$2,277,500	213.6%
Sun Life & Health Insurance Company (US)	0.0%	93	\$343,305	\$0	\$111,755	32.6%
Sun Life Assurance Company Of Canada	0.4%	32	\$20,032,586	\$0	\$12,472,289	62.3%
Symetra Life Insurance Company	0.0%	64	\$2,235,684	\$0	\$3,354,353	150.0%
TIAA—CREF Life Insurance Company	0.1%	60	\$2,929,454	\$0	\$0	0.0%
Talcott Resolution Life Insurance Company	0.6%	29	\$27,961,945	\$0	\$37,756,609	135.0%
Teachers Ins & Annuity Assn of America	3.1%	11	\$137,385,369	\$13,892,661	\$104,664,338	86.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Texas Life Insurance Company	0.0%	195	\$0	\$0	\$1,673	—
Transamerica Financial Life Ins Co	1.0%	21	\$43,003,370	\$0	\$71,390,748	166.0%
Transamerica Life Insurance Company	8.1%	2	\$362,018,678	\$0	\$390,960,028	108.0%
Trustmark Insurance Company	0.1%	59	\$3,059,581	\$0	\$1,284,313	42.0%
Trustmark Life Insurance Company	0.0%	155	\$4,265	\$0	\$20,000	468.9%
US Alliance Life & Security Company	0.0%	167	\$1,522	\$0	\$0	0.0%
Unified Life Insurance Company	0.0%	102	\$165,467	\$0	\$272,872	164.9%
Unimerica Insurance Company	0.0%	126	\$28,834	\$0	\$50,000	173.4%
Union Fidelity Life Insurance Company	0.0%	105	\$126,204	\$0	\$214,140	169.7%
Union Labor Life Insurance Company	0.0%	76	\$1,100,717	\$0	\$858,088	78.0%
Union Security Insurance Company	0.0%	136	\$17,147	\$0	\$318,467	1857.3%
United Fidelity Life Insurance Company	0.0%	198	\$0	\$0	\$4,211	—
United Heritage Life Insurance Company	0.0%	158	\$3,350	\$0	\$0	0.0%
United Of Omaha Life Insurance Company	0.9%	22	\$39,523,698	\$0	\$15,967,356	40.4%
United States Life Insurance Co New York	0.0%	165	\$1,876	\$0	\$2,931,040	156239%
UnitedHealthcare Insurance Company	0.2%	44	\$8,760,019	\$0	\$5,882,153	67.1%
Unity Financial Life Insurance Company	0.0%	97	\$268,346	\$0	\$244,119	91.0%
Unum Life Insurance Company Of America	0.7%	28	\$29,663,465	\$0	\$19,255,629	64.9%
Usable Life	0.0%	72	\$1,380,513	\$0	\$655,650	47.5%
Vantis Life Insurance Company	0.0%	164	\$1,983	\$0	\$0	0.0%
Variable Annuity Life Insurance Company	0.5%	31	\$21,155,781	\$0	\$22,644,715	107.0%
Venerable Insurance & Annuity Company	0.0%	119	\$51,998	\$0	\$43,172,476	83027.2%
Voya Retirement Insurance & Annuity Company	4.7%	8	\$210,535,638	\$0	\$272,507,988	129.4%
Washington National Insurance Company	0.0%	159	\$2,938	\$0	\$70,281	2392.1%
West Coast Life Insurance Company	0.0%	130	\$21,758	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Western & Southern Life Insurance Company	0.0%	196	\$0	\$0	\$892,924	—
Western Southern Life Assurance Company	0.0%	66	\$2,059,052	\$0	\$1,126,923	54.7%
Wilcac Life Insurance Company	0.0%	147	\$8,060	\$0	\$19,203	238.3%
Zurich American Life Insurance Company	0.4%	33	\$19,873,379	\$0	\$4,962,504	25.0%
<b>Total</b>	<b>100.0%</b>		<b>\$4,494,807,774</b>	<b>\$14,676,164</b>	<b>\$4,458,156,111</b>	<b>99.5%</b>

## TOTAL LIFE

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
1891 Financial Life	0.0%	297	\$89,132	\$17	\$111,542	125.2%
4 Ever Life Insurance Company	0.0%	284	\$143,992	\$0	\$87,314	60.6%
5 Star Life Insurance Company	0.0%	148	\$4,605,173	\$0	\$4,249,186	92.3%
AAA Life Insurance Company	0.1%	92	\$18,162,291	\$0	\$10,156,657	55.9%
AMICA Life Insurance Company	0.0%	240	\$398,126	\$0	\$54,969	13.8%
Ability Insurance Company	0.0%	388	\$126	\$1,353	\$0	1073.8%
Accendo Insurance Company	0.0%	195	\$1,499,185	\$0	\$119,084	7.9%
Accordia Life & Annuity Company	0.0%	136	\$5,755,077	\$71,132	\$11,777,432	205.9%
Aetna Life Insurance Company	0.1%	108	\$11,247,178	\$419,549	\$6,066,624	57.7%
Allianz Life Insurance Co Of North America	1.7%	18	\$249,945,802	\$0	\$180,713,579	72.3%
Allianz Life Insurance Company Of New York	0.0%	391	\$0	\$0	\$10,694	—
Amalgamated Life Insurance Company	0.0%	150	\$4,502,496	\$0	\$942,428	20.9%
American Amicable Life Insurance Co of TX	0.0%	156	\$4,191,128	\$1,670	\$1,241,298	29.7%
American Bankers Life Assurance Of Florida	0.0%	304	\$73,870	\$0	\$217,222	294.1%
American Benefit Life Insurance Company	0.0%	335	\$20,794	\$0	\$35,050	168.6%
American Continental Insurance Company	0.0%	212	\$928,433	\$0	\$729,264	78.5%
American Equity Investment Life Ins Co	0.8%	36	\$110,852,476	\$0	\$128,455,947	115.9%
American Family Life Assurance Co of Col.	0.0%	151	\$4,493,253	\$0	\$1,191,155	26.5%
American Family Life Insurance Company	0.4%	48	\$57,959,734	\$1,678,820	\$42,063,749	75.5%
American Federated Life Insurance Company	0.0%	219	\$713,636	\$0	\$673,807	94.4%



Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
American Fidelity Assurance Company	0.0%	144	\$5,275,557	\$110,014	\$6,967,015	134.1%
American Fidelity Life Insurance Company	0.0%	269	\$205,304	\$433	\$171,755	83.9%
American General Life Insurance Co	5.3%	2	\$764,160,205	\$157,230	\$466,674,907	61.1%
American Health & Life Insurance Company	0.0%	177	\$2,341,473	\$2,050	\$2,449,996	104.7%
American Heritage Life Insurance Company	0.1%	126	\$7,473,640	\$0	\$4,609,395	61.7%
American Home Life Insurance Company	0.0%	197	\$1,473,535	\$14,996	\$1,567,880	107.4%
American Income Life Insurance Co	0.2%	83	\$22,941,347	\$391	\$7,520,127	32.8%
American Life & Security Corp	0.3%	64	\$36,363,903	\$114	\$2,401,434	6.6%
American Maturity Life Insurance Co	0.0%	248	\$355,718	\$0	\$426,672	119.9%
American Memorial Life Insurance Company	0.1%	119	\$8,569,920	\$2	\$5,622,705	65.6%
American National Insurance Company	0.3%	62	\$36,881,119	\$30,131	\$41,897,491	113.7%
American National Life Ins Co Of TX	0.0%	292	\$101,122	\$0	\$293,397	290.1%
American Progressive Life & Health Ins Co of NY	0.0%	355	\$5,623	\$0	\$8,020	142.6%
American Public Life Insurance Company	0.0%	299	\$81,712	\$0	\$7,385	9.0%
American Republic Corp Insurance Company	0.0%	382	\$336	\$0	\$0	0.0%
American Republic Insurance Company	0.0%	223	\$639,738	\$37,309	\$1,157,763	186.8%
American Retirement Life Insurance Company	0.0%	373	\$1,083	\$0	\$17,463	1612.5%
American United Life Insurance Company	2.3%	11	\$328,190,106	\$435,348	\$245,180,930	74.8%
Americo Financial Life & Annuity Ins Co	0.1%	101	\$13,061,617	\$3,856	\$8,449,737	64.7%
Ameritas Life Insurance Corp	0.2%	66	\$35,554,625	\$152,091	\$68,347,047	192.7%
Annuity Investors Life Insurance Company	0.0%	255	\$289,435	\$0	\$780,667	269.7%
Anthem Life Insurance Company	0.1%	120	\$8,413,813	\$0	\$10,104,550	120.1%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Aspida Life Insurance Company	0.1%	103	\$12,788,333	\$0	\$6,165	0.0%
Assured Life Association	0.0%	350	\$8,049	\$772	\$28,964	369.4%
Assurity Life Insurance Company	0.0%	173	\$2,765,240	\$268,946	\$4,551,672	174.3%
Athene Annuity & Life Assurance Company	0.0%	198	\$1,458,010	\$5,042	\$15,369,517	1054.5%
Athene Annuity & Life Assurance Co of NY	0.0%	308	\$66,582	\$0	\$1,023,663	1537.4%
Athene Annuity & Life Company	3.4%	5	\$481,308,418	\$472,544	\$166,427,121	34.7%
Atlanta Life Insurance Company	0.0%	343	\$13,703	\$10	\$100,467	733.2%
Atlantic Coast Life Insurance Company	0.1%	88	\$20,373,118	\$0	\$3,010,785	14.8%
Aurora National Life Assurance Company	0.0%	289	\$118,448	\$0	\$2,448,862	2067.5%
Auto Club Life Insurance Company	0.0%	367	\$2,170	\$0	\$8,197	377.7%
Auto Owners Life Insurance Company	0.0%	152	\$4,405,361	\$0	\$4,222,311	95.8%
Baltimore Life Insurance Company The	0.0%	207	\$1,162,118	\$2,221	\$562,031	48.6%
Bankers Fidelity Life Insurance Company	0.0%	237	\$414,793	\$0	\$121,411	29.3%
Bankers Life & Casualty Company	0.4%	47	\$59,105,378	\$18,840	\$32,583,296	55.2%
Banner Life Insurance Company	0.3%	54	\$46,299,333	\$0	\$30,263,926	65.4%
Beneficial Life Insurance Company	0.0%	225	\$632,178	\$3,732	\$314,842	50.4%
Berkley Life & Health Insurance Company	0.0%	351	\$6,173	\$0	\$27,117	439.3%
Berkshire Hathaway Life Insurance Co of NE	4.5%	3	\$651,025,053	\$0	\$358,006,376	55.0%
Berkshire Life Insurance Company Of America	0.0%	344	\$12,772	\$0	\$0	0.0%
Best Life & Health Insurance Company	0.0%	354	\$5,771	\$0	\$0	0.0%
Bestow Life Insurance Company	0.0%	390	\$0	\$0	\$1,021,044	—
Boston Mutual Life Insurance Company	0.0%	142	\$5,365,413	\$6,692	\$3,397,858	63.5%
Brighthouse Life Insurance Company	1.0%	32	\$138,393,617	\$454,527	\$266,725,714	193.1%
C M Life Insurance Company	0.1%	95	\$15,934,104	\$0	\$23,848,855	149.7%
CICA Life Insurance Company Of America	0.0%	231	\$499,401	\$541	\$545,592	109.4%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
CIGNA Health & Life Insurance Company	0.0%	359	\$4,835	\$0	\$57,500	1189.2%
CIGNA National Health Insurance Company	0.0%	339	\$15,737	\$0	\$7,318	46.5%
CMFG Life Insurance Company	0.2%	81	\$26,869,486	\$363,286	\$24,117,800	91.1%
CSA Fraternal Life	0.0%	332	\$21,804	\$0	\$197,677	906.6%
Canada Life Assurance Company	0.0%	310	\$58,892	\$0	\$805,756	1368.2%
Capitol Life Insurance Company	0.0%	211	\$1,000,660	\$0	\$7,236,127	723.1%
Catholic Financial Life	0.0%	228	\$543,630	\$16,290	\$1,326,187	246.9%
Catholic Holy Family Society	0.0%	129	\$6,931,849	\$0	\$3,800,302	54.8%
Catholic Order Of Foresters	0.0%	306	\$68,627	\$18,630	\$113,281	192.2%
Central Security Life Insurance Co	0.0%	281	\$157,814	\$1,347	\$497,685	316.2%
Central States Health & Life Co Of Omaha	0.0%	210	\$1,002,292	\$0	\$781,179	77.9%
Chesapeake Life Insurance Company The	0.0%	209	\$1,037,097	\$16	\$651,835	62.9%
Christian Fidelity Life Insurance Co	0.0%	263	\$251,136	\$0	\$377,201	150.2%
Church Life Insurance Corporation	0.0%	253	\$311,121	\$0	\$1,755,301	564.2%
Cincinnati Life Insurance Company The	0.1%	104	\$11,899,389	\$0	\$6,447,947	54.2%
Citizens Security Life Ins Co	0.0%	311	\$57,980	\$0	\$81,179	140.0%
Clear Spring Life & Annuity Company	0.1%	99	\$13,286,620	\$0	\$15,473,280	116.5%
Clover Insurance Company	0.0%	334	\$20,970	\$0	\$8,703	41.5%
Colonial Life & Accident Insurance Company	0.0%	146	\$4,775,119	\$0	\$2,247,912	47.1%
Colonial Penn Life Insurance Company	0.0%	133	\$6,168,210	\$0	\$3,590,446	58.2%
Columbian Life Insurance Company	0.0%	165	\$3,290,987	\$0	\$3,068,002	93.2%
Columbian Mutual Life Insurance Co	0.0%	303	\$75,508	\$0	\$16,308	21.6%
Columbus Life Insurance Company	0.0%	157	\$4,154,376	\$43,388	\$21,222,621	511.9%
Combined Insurance Co Of America	0.0%	175	\$2,592,386	\$0	\$1,881,429	72.6%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Commonwealth Annuity & Life Insurance Co	0.0%	230	\$516,033	\$44,302	\$9,768,906	1901.7%
Companion Life Insurance Company	0.0%	293	\$93,418	\$0	\$90,625	97.0%
Compbenefits Insurance Company	0.0%	368	\$1,904	\$0	\$0	0.0%
Connecticut General Life Ins Co	0.0%	169	\$2,992,300	\$105,402	\$8,708,007	294.5%
Continental American Insurance Company	0.0%	217	\$761,187	\$0	\$266,037	35.0%
Continental General Insurance Company	0.0%	242	\$377,910	\$220	\$810,730	214.6%
Continental Life Ins Co Of Brentwood TN	0.0%	236	\$434,537	\$0	\$303,326	69.8%
Country Investors Life Assurance Company	0.0%	192	\$1,586,914	\$0	\$1,675,757	105.6%
Country Life Insurance Company	0.1%	115	\$9,299,876	\$1,012,233	\$5,277,987	67.6%
Croatian Fraternal Union Of America	0.0%	337	\$17,901	\$1,758	\$0	9.8%
Csi Life Insurance Company	0.0%	369	\$1,844	\$0	\$534	29.0%
Dearborn Life Insurance Company	0.0%	216	\$775,866	\$0	\$954,967	123.1%
Delaware American Life Insurance Company	0.0%	383	\$327	\$0	\$0	0.0%
Delaware Life Insurance Company	0.5%	40	\$78,705,504	\$0	\$89,054,617	113.1%
Direct General Life Insurance Company	0.0%	349	\$9,911	\$0	\$0	0.0%
ELCO Mutual Life & Annuity	0.1%	97	\$13,900,195	\$719	\$16,019,013	115.2%
EMC National Life Company	0.0%	155	\$4,198,676	\$5,817	\$4,302,262	102.6%
Eagle Life Insurance Company	0.0%	164	\$3,354,490	\$0	\$3,384,863	100.9%
Elips Life Insurance Company	0.0%	376	\$957	\$0	\$0	0.0%
Empower Annuity Insurance Company	0.5%	44	\$68,781,763	\$0	\$60,686,958	88.2%
Empower Annuity Insurance Company Of America	0.8%	35	\$110,999,480	\$0	\$194,513,545	175.2%
Encova Life Insurance Company	0.0%	321	\$39,307	\$0	\$38,000	96.7%
Epic Life Insurance Company The	( 0.0%)	397	\$-229	\$0	\$0	0.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Equitable Financial Life & Annuity Company	0.0%	271	\$199,731	\$0	\$137,000	68.6%
Equitable Financial Life Ins Co of Am.	0.1%	96	\$15,614,150	\$0	\$5,260,615	33.7%
Equitable Financial Life Insurance Company	1.1%	27	\$161,936,830	\$1,886,946	\$323,409,263	200.9%
Equitrust Life Insurance Company	0.2%	70	\$32,895,904	\$0	\$40,042,644	121.7%
Everlake Assurance Company	0.0%	171	\$2,856,801	\$0	\$443,062	15.5%
Everlake Life Insurance Company	0.0%	160	\$3,867,695	\$0	\$30,949,638	800.2%
Everly Life Insurance Company	0.0%	267	\$215,495	\$905	\$105,852	49.5%
Family Heritage Life Insurance Co Of America	0.0%	283	\$150,779	\$0	\$63,808	42.3%
Family Life Insurance Company	0.0%	258	\$278,045	\$0	\$689,181	247.9%
Family Service Life Insurance Company	0.0%	389	\$16	\$0	\$243,960	1524750%
Farm Bureau Life Ins Co of MO	0.3%	53	\$48,357,926	\$2,779,310	\$35,876,834	79.9%
Farmers New World Life Insurance Company	0.2%	74	\$30,143,472	\$0	\$27,251,576	90.4%
Federal Life Insurance Company	0.0%	296	\$90,845	\$925	\$172,399	190.8%
Federated Life Insurance Company	0.1%	106	\$11,784,269	\$0	\$8,230,900	69.8%
Fidelity & Guaranty Life Insurance Company	0.9%	33	\$131,767,424	\$3,486	\$78,310,234	59.4%
Fidelity Investments Life Insurance Company	0.1%	102	\$12,952,368	\$0	\$21,425,632	165.4%
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	167	\$3,121,499	\$46,653	\$1,658,587	54.6%
Fidelity Security Life Insurance Company	0.0%	140	\$5,533,683	\$0	\$15,200,180	274.7%
First Allmerica Financial Life Insurance Co	0.0%	318	\$47,538	\$84,243	\$672,038	1590.9%
First Berkshire Hathaway Life Insurance Co	0.0%	134	\$5,931,439	\$0	\$14,114,422	238.0%
First Catholic Slovak Ladies Assn of the US of A	0.0%	341	\$14,848	\$6,162	\$195,652	1359.2%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
First Catholic Slovak Union of the US & Canada	0.0%	295	\$91,329	\$60	\$137,574	150.7%
First Guaranty Insurance Company	0.0%	336	\$20,134	\$0	\$85,327	423.8%
First Health Life & Health Insurance Company	0.0%	353	\$5,789	\$0	\$0	0.0%
First Penn–pacific Life Insurance Company	0.0%	187	\$1,797,321	\$0	\$2,288,786	127.3%
Forethought Life Insurance Company	2.3%	10	\$328,895,782	\$0	\$177,868,377	54.1%
Fortitude Life Insurance & Annuity Company	0.0%	188	\$1,790,208	\$0	\$143,124,249	7994.8%
Fortitude US Reinsurance Company	0.0%	273	\$188,829	\$0	\$8,233	4.4%
Freedom Life Insurance Company Of America	0.0%	170	\$2,980,839	\$0	\$407,017	13.7%
Funeral Directors Life Insurance Co	0.0%	130	\$6,280,300	\$376	\$2,227,670	35.5%
GBU Financial Life	0.0%	185	\$1,819,594	\$8,160	\$2,122,674	117.1%
Garden State Life Insurance Company	0.0%	256	\$287,863	\$0	\$139,500	48.5%
Genworth Life & Annuity Insurance Company	0.1%	85	\$21,105,106	\$0	\$80,237,347	380.2%
Genworth Life Insurance Company	0.0%	153	\$4,312,124	\$0	\$54,690,626	1268.3%
Gerber Life Insurance Company	0.1%	110	\$10,662,413	\$0	\$5,081,161	47.7%
Gleaner Life Insurance Society	0.0%	280	\$159,252	\$2,212	\$933,932	587.8%
Globe Life & Accident Insurance Company	0.1%	86	\$21,046,671	\$4,255	\$16,607,511	78.9%
Golden Rule Insurance Company	0.0%	215	\$812,634	\$0	\$3,658,298	450.2%
Government Personnel Mutual Life Insurance Co	0.0%	196	\$1,479,055	\$25,939	\$810,491	56.6%
Gpm Health & Life Insurance Company	0.0%	371	\$1,324	\$0	\$7,484	565.3%
Grange Life Insurance Company	0.0%	285	\$142,571	\$0	\$141,527	99.3%
Great Southern Life Insurance Company	0.0%	229	\$539,302	\$54	\$1,023,926	189.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Great Western Insurance Company	0.0%	149	\$4,522,704	\$0	\$1,938,565	42.9%
Guarantee Trust Life Insurance Company	0.0%	214	\$832,345	\$0	\$320,423	38.5%
Guaranty Income Life Insurance Company	0.4%	51	\$53,714,324	\$629	\$3,163,806	5.9%
Guardian Insurance & Annuity Company Inc	0.1%	111	\$10,342,367	\$0	\$13,295,914	128.6%
Guardian Life Insurance Company Of America	0.3%	57	\$40,769,272	\$4,737,888	\$35,881,221	99.6%
HCC Life Insurance Company	0.0%	362	\$4,044	\$0	\$0	0.0%
Hartford Life & Accident Insurance Company	0.2%	72	\$32,227,514	\$0	\$40,186,069	124.7%
Heartland National Life Insurance Company	0.0%	364	\$2,500	\$0	\$11,584	463.4%
Homesteaders Life Company	0.1%	117	\$8,924,260	\$0	\$6,038,646	67.7%
Horace Mann Life Insurance Company	0.0%	161	\$3,694,900	\$0	\$5,218,600	141.2%
Humana Insurance Company	0.0%	203	\$1,310,254	\$0	\$823,533	62.9%
HumanaDental Insurance Company	0.0%	330	\$23,177	\$197	\$21,963	95.6%
IA American Life Insurance Company	0.0%	275	\$172,416	\$319	\$139,821	81.3%
Ibexis Life & Annuity Insurance Company	0.0%	232	\$477,975	\$18	\$68,738	14.4%
IdeaLife Insurance Company	0.0%	325	\$27,244	\$0	\$106,431	390.7%
Illinois Mutual Life Insurance Company	0.0%	202	\$1,375,374	\$47,125	\$1,971,885	146.8%
Individual Assurance Co Life Health & Accident	0.0%	264	\$248,489	\$0	\$140,337	56.5%
Industrial Alliance Insurance & Financial Services Inc	0.0%	333	\$20,982	\$0	\$58,499	278.8%
Integrity Life Insurance Company	0.1%	127	\$7,243,749	\$0	\$11,541,169	159.3%
Investors Heritage Life Insurance Company	0.1%	121	\$8,206,440	\$2,212	\$405,343	5.0%
Investors Life Insurance Co Of North America	0.0%	262	\$256,691	\$343	\$361,211	140.9%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Jackson National Life Insurance Company	1.7%	19	\$249,176,572	\$255,489	\$383,283,063	153.9%
Jefferson National Life Insurance Company	0.2%	79	\$27,917,418	\$66,690	\$12,737,392	45.9%
John Alden Life Insurance Company	0.0%	298	\$83,368	\$0	\$483,141	579.5%
John Hancock Life & Health Insurance Company	0.0%	396	\$0	\$0	\$24,299	—
John Hancock Life Insurance Company (usa)	2.0%	16	\$282,005,707	\$2,166,515	\$554,117,784	197.3%
Kansas City Life Insurance Company	0.2%	71	\$32,778,506	\$135,111	\$34,299,569	105.1%
Knights Of Columbus	0.4%	49	\$55,544,776	\$7,258,702	\$52,069,336	106.8%
Lafayette Life Insurance Company The	0.2%	75	\$30,090,583	\$8,303,440	\$13,830,397	73.6%
Leaders Life Insurance Company	0.0%	316	\$49,124	\$368	\$0	0.7%
Legacy Life Insurance Company Of Missouri	0.0%	286	\$132,575	\$0	\$956	0.7%
Lewer Life Insurance Company	0.0%	381	\$345	\$0	\$0	0.0%
Liberty Bankers Life Insurance Company	0.0%	205	\$1,280,634	\$0	\$141,139	11.0%
Liberty National Life Insurance Company	0.1%	105	\$11,866,854	\$12	\$2,715,604	22.9%
Life Insurance Company Of North America	0.2%	68	\$34,306,311	\$0	\$27,223,028	79.4%
Life Insurance Company Of The Southwest	0.1%	87	\$20,396,217	\$344	\$11,012,103	54.0%
Life Of The South Insurance Company	0.0%	183	\$1,908,552	\$0	\$0	0.0%
LifeSecure Insurance Company	0.0%	317	\$48,948	\$0	\$99,580	203.4%
Lifeshield National Insurance Co	0.0%	251	\$334,064	\$0	\$94,928	28.4%
Lincoln Benefit Life Company	0.1%	112	\$9,945,428	\$2,065	\$19,476,017	195.8%
Lincoln Heritage Life Insurance Company	0.1%	124	\$7,660,502	\$1,430	\$5,126,292	66.9%
Lincoln Life & Annuity Company Of New York	0.0%	179	\$2,165,250	\$3,370	\$1,308,461	60.6%
Lincoln National Life Insurance Company, The	3.3%	6	\$476,308,233	\$339,318	\$442,830,134	93.0%



Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Lombard International Life Assurance Company	0.0%	366	\$2,193	\$0	\$377,745	17225.0%
Loyal American Life Insurance Company	0.0%	279	\$159,550	\$2,052	\$408,356	257.2%
Loyal Christian Benefit Association	0.0%	374	\$1,062	\$0	\$5,459	514.0%
Lumico Life Insurance Company	0.0%	168	\$3,050,754	\$0	\$1,750,732	57.4%
MML Bay State Life Insurance Company	0.0%	239	\$408,063	\$0	\$1,790,484	438.8%
MONY Life Insurance Company	0.0%	206	\$1,216,196	\$821,326	\$3,275,346	336.8%
Madison National Life Insurance Company Inc	0.0%	276	\$168,166	\$386	\$380,775	226.7%
Manhattan Life Insurance Company	0.0%	327	\$25,869	\$2,025	\$208,569	814.1%
Manhattan National Life Insurance Company	0.0%	245	\$365,827	\$42	\$520,662	142.3%
Manhattanlife Insurance & Annuity Company	0.0%	312	\$56,294	\$2,364	\$502,241	896.4%
Massachusetts Mutual Life Insurance Company	2.7%	8	\$382,006,948	\$23,841,676	\$303,840,074	85.8%
Massmutual Ascend Life Insurance Company	2.1%	15	\$300,714,437	\$0	\$262,387,287	87.3%
Medico Insurance Company	0.0%	322	\$35,700	\$5,453	\$28,511	95.1%
Members Life Insurance Company	0.1%	98	\$13,417,318	\$0	\$7,559,738	56.3%
Merit Life Insurance Co	0.0%	356	\$5,526	\$0	\$64,161	1161.1%
Metropolitan Life Insurance Company	2.2%	12	\$316,921,842	\$9,483,258	\$707,524,441	226.2%
Metropolitan Tower Life Insurance Company	0.3%	56	\$41,409,978	\$7,301,103	\$57,033,060	155.4%
Midland National Life Insurance Company	0.6%	39	\$79,108,985	\$13,768	\$45,385,326	57.4%
Midwest National Life Ins Co of TN	0.0%	261	\$257,746	\$1,475	\$550,863	214.3%
Midwestern United Life Insurance Company	0.0%	331	\$22,965	\$3,018	\$29,618	142.1%
Minnesota Life Insurance Company	1.1%	26	\$163,963,997	\$310,819	\$127,579,653	78.0%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Missouri Valley Life & Health Insurance Co	0.0%	265	\$243,738	\$0	\$60,000	24.6%
Modern Woodmen Of America	0.2%	69	\$33,597,887	\$338,513	\$44,385,986	133.1%
Mountain Life Insurance Company	0.0%	234	\$448,744	\$0	\$195,534	43.6%
Mutual Of America Life Insurance Company	0.1%	91	\$18,589,412	\$0	\$38,696,619	208.2%
NYLife Insurance Company Of Arizona	0.0%	244	\$366,806	\$0	\$34,712	9.5%
Nassau Life & Annuity Company	0.1%	90	\$18,924,570	\$0	\$3,600,192	19.0%
Nassau Life Insurance Company	0.0%	141	\$5,509,830	\$3,017,825	\$26,014,116	526.9%
Nassau Life Insurance Company Of Kansas	0.0%	290	\$117,939	\$0	\$297,932	252.6%
National Benefit Life Insurance Company	0.0%	243	\$374,447	\$0	\$109,728	29.3%
National Farmers Unions Life Insurance Co	0.0%	309	\$64,475	\$614	\$328,527	510.5%
National Foundation Life Insurance Company	0.0%	363	\$3,307	\$0	\$0	0.0%
National Guardian Life Insurance Company	0.1%	116	\$9,040,448	\$3,993	\$6,706,417	74.2%
National Health Insurance Company	0.0%	221	\$684,761	\$0	\$40,000	5.8%
National Life Insurance Company	0.0%	143	\$5,325,507	\$1,623,402	\$5,228,378	128.7%
National Slovak Society Of The USA	0.0%	300	\$80,088	\$526	\$39,659	50.2%
National Teachers Associates Life Insurance Co	0.0%	282	\$153,506	\$0	\$29,133	19.0%
National Western Life Insurance Company	0.1%	122	\$8,012,277	\$2,387	\$22,031,949	275.0%
Nationwide Life & Annuity Insurance Company	1.0%	30	\$150,548,829	\$497	\$25,804,256	17.1%
Nationwide Life Insurance Company	1.1%	28	\$157,408,023	\$208,055	\$234,773,636	149.3%
New England Life Insurance Company	0.0%	182	\$1,981,321	\$25,012	\$10,628,398	537.7%
New Era Life Insurance Company	0.0%	394	\$0	\$0	\$186	—
New York Life Group Insurance Company Of NY	0.0%	392	\$0	\$0	\$962,362	—

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
New York Life Insurance & Annuity Corporation	3.6%	4	\$512,739,047	\$0	\$304,517,434	59.4%
New York Life Insurance Company	1.2%	25	\$175,044,083	\$23,727,019	\$116,681,546	80.2%
Nippon Life Insurance Company Of America	0.0%	314	\$50,997	\$0	\$0	0.0%
North American Co For Life & Health Insurance	0.5%	43	\$69,539,457	\$0	\$48,499,483	69.7%
Northwestern Mutual Life Insurance Company	2.4%	9	\$349,046,036	\$121,027,585	\$242,501,341	104.1%
Occidental Life Insurance Company Of NC	0.0%	200	\$1,427,653	\$1,285	\$624,654	43.8%
Oceanview Life & Annuity Company	0.3%	52	\$50,065,971	\$0	\$6,019,659	12.0%
Ohio National Life Assurance Corporation	0.0%	131	\$6,245,844	\$0	\$13,672,719	218.9%
Ohio National Life Insurance Company The	0.1%	109	\$11,006,208	\$1,475,539	\$56,682,375	528.4%
Ohio State Life Insurance Company The	0.0%	174	\$2,709,206	\$516	\$946,133	34.9%
Old American Insurance Company	0.0%	128	\$7,032,135	\$0	\$4,763,324	67.7%
Old Republic Life Insurance Company	0.0%	302	\$78,495	\$0	\$2,393	3.0%
Old Surety Life Insurance Company	0.0%	365	\$2,310	\$0	\$0	0.0%
Old United Life Insurance Company	0.0%	384	\$262	\$0	\$64,873	24760.7%
Optum Insurance Of Ohio Inc	0.0%	375	\$990	\$0	\$49,099	4959.5%
Oxford Life Insurance Company	0.0%	154	\$4,236,511	\$0	\$4,873,547	115.0%
Ozark National Life Insurance Company	0.1%	94	\$17,456,587	\$43,879	\$13,404,375	77.0%
PHL Variable Insurance Company	0.0%	159	\$3,898,507	\$0	\$28,198,410	723.3%
PRUCO Life Insurance Company	1.5%	22	\$210,399,937	\$0	\$735,848,888	349.7%
Pacific Guardian Life Insurance Company Ltd	0.0%	135	\$5,805,462	\$0	\$1,290	0.0%
Pacific Life & Annuity Company	1.6%	20	\$234,282,723	\$0	\$3,912,042	1.7%
Pacific Life Insurance Company	11.0%	1	\$1,573,175,902	\$22,779	\$306,027,175	19.5%
Pan American Assurance Company	0.0%	274	\$177,575	\$0	\$233,234	131.3%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Pan–American Life Insurance Company	0.0%	172	\$2,810,243	\$123,294	\$3,111,411	115.1%
Park Avenue Life Insurance Company	0.0%	380	\$535	\$0	\$0	0.0%
Parker Centennial Assurance Company	0.0%	393	\$0	\$0	\$51,761	–
Paul Revere Life Insurance Company	0.0%	348	\$10,160	\$0	\$75,184	740.0%
Pekin Life Insurance Company	0.0%	186	\$1,800,922	\$265	\$741,117	41.2%
Penn Insurance & Annuity Company The	0.0%	138	\$5,687,277	\$0	\$441,347	7.8%
Penn Mutual Life Insurance Company The	0.1%	84	\$21,268,763	\$1,158,030	\$15,511,917	78.4%
Philadelphia American Life Insurance Company	0.0%	246	\$357,999	\$0	\$40,552	11.3%
Physicians Life Insurance Company	0.0%	137	\$5,725,958	\$0	\$4,955,560	86.5%
Pioneer American Insurance Company	0.0%	180	\$2,064,769	\$0	\$599,901	29.1%
Pioneer Mutual Life Insurance Company	0.0%	254	\$309,199	\$1,209	\$991,141	320.9%
Pioneer Security Life Insurance Company	0.0%	257	\$282,730	\$233	\$30,496	10.9%
Plateau Insurance Company	0.0%	252	\$323,007	\$0	\$148,250	45.9%
Polish National Alliance Of The United States Of North America	0.0%	294	\$91,645	\$2,415	\$68,298	77.2%
Polish Roman Catholic Union Of America	0.0%	222	\$656,766	\$423	\$126,367	19.3%
Primerica Life Insurance Company	0.3%	59	\$39,472,946	\$0	\$29,644,502	75.1%
Principal Life Insurance Company	2.1%	14	\$300,862,947	\$1,199,229	\$80,263,422	27.1%
Principal National Life Insurance Company	0.3%	60	\$38,867,908	\$0	\$14,250,708	36.7%
Professional Insurance Company	0.0%	360	\$4,334	\$0	\$0	0.0%
Protective Life & Annuity Insurance Company	0.0%	329	\$24,065	\$1,177	\$575,648	2396.9%
Protective Life Insurance Company	2.2%	13	\$315,739,145	\$31,568	\$446,998,137	141.6%
Provident American Life & Health Insurance Co	0.0%	357	\$5,134	\$0	\$0	0.0%
Provident Life & Accident Insurance Company	0.0%	132	\$6,175,939	\$0	\$4,600,387	74.5%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Prudential Insurance Company Of America The	1.8%	17	\$259,638,181	\$23,699,175	\$371,609,618	152.3%
Puritan Life Insurance Company Of America	0.0%	190	\$1,681,336	\$0	\$2,308,420	137.3%
RGA Reinsurance Company	0.0%	235	\$435,747	\$279,705	\$1,280,788	358.1%
Reliance Standard Life Insurance Company	0.3%	58	\$40,467,358	\$216	\$21,014,553	51.9%
Reliastar Life Ins Co of NY	0.0%	241	\$393,953	\$2,017	\$2,341,231	594.8%
Reliastar Life Insurance Company	0.2%	77	\$28,485,366	\$156,465	\$45,409,922	160.0%
Renaissance Life & Health Insurance Co	0.0%	226	\$620,913	\$0	\$501,615	80.8%
Reserve National Insurance Company	0.0%	233	\$463,681	\$0	\$421,776	91.0%
Revol One Insurance Company	0.0%	272	\$197,493	\$0	\$210,299	106.5%
Riversource Life Insurance Company	0.5%	42	\$74,643,171	\$0	\$166,661,433	223.3%
Royal Neighbors Of America	0.0%	176	\$2,512,486	\$29,835	\$2,148,601	86.7%
S USA Life Insurance Company Inc	0.1%	100	\$13,263,469	\$0	\$341,063	2.6%
Sagicor Life Insurance Company	0.2%	80	\$27,504,952	\$769	\$14,810,473	53.8%
Sbli USA Life Insurance Company Inc	0.0%	342	\$14,278	\$6,030	\$139,914	1022.2%
Securian Life Insurance Company	0.2%	67	\$35,033,219	\$0	\$33,868,060	96.7%
Security Benefit Life Insurance Company	0.5%	41	\$75,910,096	\$84,627	\$49,844,071	65.8%
Security Life Of Denver Insurance Company	0.1%	107	\$11,483,181	\$44,396	\$61,886,020	539.3%
Security Mutual Life Insurance Company Of NY	0.0%	184	\$1,836,020	\$114,592	\$685,988	43.6%
Security National Life Insurance Company	0.0%	204	\$1,306,000	\$53	\$798,600	61.2%
Senior Life Insurance Company	0.0%	181	\$2,026,808	\$0	\$886,904	43.8%
Sentinel American Life Insurance Co	0.0%	385	\$161	\$0	\$0	0.0%
Sentry Life Insurance Company (I&h Acct)	0.3%	61	\$38,803,797	\$2,768	\$25,420,136	65.5%
Shelter Life Insurance Company	0.3%	65	\$36,223,087	\$841,456	\$29,005,312	82.4%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Shenandoah Life Insurance Company	0.0%	259	\$264,328	\$1,068	\$1,046,842	396.4%
Silac Insurance Company	0.3%	63	\$36,822,136	\$0	\$6,786,051	18.4%
Slovene National Benefit Society	0.0%	346	\$10,639	\$497	\$7,569	75.8%
Sons Of Norway	0.0%	249	\$344,490	\$263	\$27,117	7.9%
Standard Insurance Company	0.7%	37	\$97,104,609	\$40,090	\$83,126,914	85.6%
Standard Life & Accident Insurance Company	0.0%	247	\$356,926	\$3,726	\$394,191	111.5%
Standard Life & Casualty Company	0.0%	352	\$5,877	\$0	\$9,363	159.3%
Standard Security Life Insurance Co Of NY	0.0%	370	\$1,559	\$27	\$3	1.9%
Starmount Life Insurance Company	0.0%	270	\$203,022	\$0	\$333,791	164.4%
State Farm Life Insurance Company	1.1%	29	\$156,095,017	\$17,585,288	\$147,019,938	105.5%
State Life Insurance Company	0.1%	93	\$17,906,591	\$10,366	\$12,149,417	67.9%
State Mutual Insurance Company	0.0%	287	\$129,026	\$3,922	\$227,364	179.3%
Sterling Investors Life Insurance Company	0.0%	323	\$31,621	\$0	\$2,169	6.9%
Sterling Life Insurance Company	0.0%	305	\$72,107	\$0	\$36,196	50.2%
Sun Life & Health Insurance Company (US)	0.0%	250	\$343,305	\$0	\$111,755	32.6%
Sun Life Assurance Company Of Canada	0.2%	82	\$24,653,218	\$783,521	\$29,266,637	121.9%
Supreme Council of the Roayl Arcanum	0.0%	307	\$67,821	\$896	\$30,480	46.3%
Surety Life Insurance Company	0.0%	260	\$261,979	\$0	\$697,235	266.1%
Swiss Re Life & Health America Inc	0.0%	395	\$0	\$0	\$24,000	—
Symetra Life Insurance Company	1.3%	24	\$188,304,680	\$92	\$47,940,210	25.5%
Symetra National Life Insurance Company	0.0%	345	\$10,765	\$0	\$2,403	22.3%
TIAA–CREF Life Insurance Company	0.1%	125	\$7,482,969	\$0	\$4,140,593	55.3%
Talcott Resolution Life & Annuity Ins Co	0.1%	89	\$19,047,872	\$0	\$99,065,333	520.1%
Talcott Resolution Life Insurance Company	0.2%	73	\$30,892,000	\$481	\$77,959,358	252.4%
Teachers Ins & Annuity Assn of America	1.3%	23	\$190,615,840	\$52,584,948	\$284,215,788	176.7%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Texas Life Insurance Company	0.0%	147	\$4,730,591	\$550,255	\$3,126,628	77.7%
The Independent Order Of Foresters, U.s. Branch	0.1%	113	\$9,663,591	\$257,922	\$6,819,579	73.2%
The Reliable Life Insurance Company	0.1%	114	\$9,648,185	\$0	\$10,271,415	106.5%
The Savings Bank Mutual Life Ins Co of MA	0.0%	162	\$3,399,134	\$22,921	\$1,722,268	51.3%
Thrivent Financial For Lutherans	1.0%	31	\$144,742,432	\$5,594,420	\$169,646,065	121.1%
Tier One Insurance Company	0.0%	328	\$24,575	\$0	\$959	3.9%
Trans World Assurance Company	0.0%	268	\$207,985	\$0	\$76,776	36.9%
Transamerica Financial Life Ins Co	0.3%	55	\$44,114,398	\$0	\$81,078,387	183.8%
Transamerica Life Insurance Company	3.1%	7	\$443,997,258	\$140,571	\$878,641,904	197.9%
Truspire Retirement Insurance Company	0.0%	313	\$52,845	\$0	\$58,666	111.0%
Trustmark Insurance Company	0.0%	166	\$3,209,379	\$7,391	\$2,340,636	73.2%
Trustmark Life Insurance Company	0.0%	361	\$4,265	\$0	\$20,000	468.9%
U.s. Financial Life Insurance Company	0.0%	193	\$1,560,780	\$0	\$7,696,936	493.1%
US Alliance Life & Security Company	0.0%	326	\$26,957	\$0	\$0	0.0%
USA Life One Insurance Company Of Indiana	0.0%	377	\$882	\$0	\$3,538	401.1%
USAA Life Insurance Company	0.5%	45	\$66,382,754	\$482,934	\$25,785,926	39.6%
Unicare Life & Health Insurance Company	0.0%	378	\$650	\$0	\$0	0.0%
Unified Life Insurance Company	0.0%	238	\$408,973	\$1,360	\$530,584	130.1%
Unimerica Insurance Company	0.0%	324	\$28,834	\$0	\$50,000	173.4%
Union Fidelity Life Insurance Company	0.0%	277	\$164,298	\$0	\$525,750	320.0%
Union Labor Life Insurance Company	0.0%	208	\$1,107,296	\$431	\$868,088	78.4%
Union Security Insurance Company	0.0%	224	\$639,555	\$4,532	\$3,217,287	503.8%
United American Insurance Company	0.0%	194	\$1,513,326	\$0	\$4,176,558	276.0%
United Commercial Travelers Of America	0.0%	338	\$15,761	\$0	\$44,389	281.6%
United Fidelity Life Insurance Company	0.0%	278	\$161,183	\$16,115	\$835,324	528.2%

Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
United Healthcare Life Insurance Company	0.0%	358	\$5,073	\$0	\$0	0.0%
United Heritage Life Insurance Company	0.0%	158	\$4,070,018	\$1,773	\$4,230,572	104.0%
United Home Life Insurance Company	0.0%	191	\$1,593,801	\$0	\$926,235	58.1%
United Insurance Company Of America	0.0%	315	\$49,618	\$0	\$98,055	197.6%
United Life Insurance Company	0.4%	46	\$60,622,568	\$0	\$9,074,985	15.0%
United National Life Ins Co of America	0.0%	320	\$39,774	\$0	\$62,744	157.8%
United Of Omaha Life Insurance Company	0.8%	34	\$118,184,106	\$60	\$65,712,552	55.6%
United Security Assurance Company Of PA	0.0%	386	\$157	\$0	\$0	0.0%
United States Life Insurance Co New York	0.1%	123	\$7,768,233	\$1,738	\$9,999,151	128.7%
United World Life Insurance Company	0.0%	340	\$14,855	\$0	\$29,010	195.3%
UnitedHealthcare Insurance Company	0.1%	118	\$8,760,019	\$0	\$5,882,153	67.1%
Unity Financial Life Insurance Company	0.0%	220	\$692,514	\$0	\$783,112	113.1%
Universal Guaranty Life Insurance Company	0.0%	266	\$222,699	\$7,504	\$746,406	338.5%
Unum Insurance Company	0.0%	319	\$43,034	\$0	\$432,418	1004.8%
Unum Life Insurance Company Of America	0.2%	76	\$29,829,386	\$141,084	\$20,978,800	70.8%
Usable Life	0.0%	201	\$1,402,230	\$0	\$663,851	47.3%
Vantis Life Insurance Company	0.0%	288	\$126,796	\$384	\$1,663,022	1311.9%
Variable Annuity Life Insurance Company	0.4%	50	\$54,441,875	\$0	\$104,594,802	192.1%
Venerable Insurance & Annuity Company	0.0%	218	\$714,956	\$116,423	\$80,347,630	11254.4%
Voya Retirement Insurance & Annuity Company	1.5%	21	\$211,692,138	\$0	\$281,107,032	132.8%
Washington National Insurance Company	0.0%	227	\$570,989	\$36,874	\$3,141,808	556.7%
West Coast Life Insurance Company	0.0%	139	\$5,593,552	\$148,241	\$12,271,035	222.0%
Western & Southern Life Insurance Company	0.0%	163	\$3,359,091	\$1,261,288	\$6,261,386	223.9%
Western Catholic Union	0.0%	145	\$5,203,058	\$0	\$7,190,404	138.2%



Company Name	Market Share	Rank by Market Share	Direct Premiums & Annuities	Direct Dividends Paid	Direct Claims and Benefits Paid	Benefits Ratio
Western Southern Life Assurance Company	0.6%	38	\$92,239,484	\$0	\$50,187,071	54.4%
Western United Life Assurance Company	0.0%	387	\$146	\$0	\$248,742	170371%
Wilcac Life Insurance Company	0.0%	199	\$1,455,322	\$128,550	\$7,999,841	558.5%
William Penn Association	0.0%	213	\$909,216	\$3,620	\$346,447	38.5%
William Penn Life Insurance Company Of New York	0.0%	301	\$79,111	\$0	\$176,414	223.0%
Wilton Reassurance Life Company Of New York	0.0%	291	\$110,816	\$0	\$339,805	306.6%
Windsor Life Insurance Company	0.0%	379	\$578	\$0	\$0	0.0%
Woman's Life Insurance Society	0.0%	347	\$10,511	\$2,144	\$58,648	578.4%
Woodmen Of The World Life Insurance Society	0.0%	178	\$2,240,363	\$106,649	\$4,863,066	221.8%
Wysh Life & Health Insurance Company	0.0%	372	\$1,251	\$0	\$0	0.0%
Zurich American Life Insurance Company	0.2%	78	\$28,019,121	\$0	\$12,949,560	46.2%
<b>Total</b>	<b>100.0%</b>		<b>\$14,355,438,090</b>	<b>\$335,311,066</b>	<b>\$13,402,298,260</b>	<b>95.7%</b>

## **6 Individual Accident & Health Insurance by Line of Business by Company**

# INDIVIDUAL:

## COMPREHENSIVE MEDICAL EXPENSE

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Aetna Life Insurance Company	0.1%	13	\$2,251,369	\$384,289	\$0	\$3,771,612	\$3,290,963	856.4%
All Savers Insurance Company	0.0%	38	\$0	\$0	\$0	\$-10,971	\$-10,971	321.1%
American General Life Insurance Co	0.0%	37	\$19	\$19	\$0	\$0	\$0	0.0%
American National Insurance Company	( 0.0%)	45	\$-11,907	\$-11,840	\$0	\$106,496	\$169,713	( 1433.4%)
American National Life Ins Co Of TX	0.0%	38	\$0	\$0	\$0	\$0	\$-1	321.1%
American Progressive Life & Health Ins Co of NY	0.0%	26	\$3,881	\$3,975	\$0	\$0	\$0	0.0%
Aspen American Insurance Company	( 0.0%)	46	\$-99,573	\$-99,573	\$0	\$146,405	\$1,762,848	( 1770.4%)
Berkley Life & Health Insurance Company	0.9%	9	\$16,411,435	\$16,622,081	\$0	\$10,573,753	\$8,975,591	54.0%
Blue Cross & Blue Shield Of Kansas City	4.9%	4	\$87,073,950	\$87,073,950	\$0	\$75,564,035	\$75,756,510	87.0%
Brighthouse Life Insurance Company	0.0%	28	\$2,765	\$2,797	\$0	\$0	\$0	0.0%
CIGNA Health & Life Insurance Company	15.6%	3	\$276,257,428	\$274,774,546	\$0	\$290,320,874	\$288,154,731	104.9%
Celtic Insurance Company	48.8%	1	\$865,550,768	\$865,550,768	\$0	\$679,435,981	\$672,038,798	77.6%
Companion Life Insurance Company	0.2%	12	\$4,102,289	\$4,187,360	\$0	\$3,432,767	\$3,249,044	77.6%
Connecticut General Life Ins Co	0.0%	38	\$0	\$-379	\$0	\$-1,235	\$-1,217	321.1%
Continental Casualty Company	0.0%	34	\$595	\$595	\$0	\$0	\$40	6.7%
Coventry Health & Life Insurance Company	0.0%	38	\$0	\$0	\$0	\$50,765	\$50,765	321.1%
Cox Health Systems Insurance Company	0.6%	11	\$10,191,894	\$10,191,894	\$0	\$8,021,569	\$7,260,704	71.2%
Croatian Fraternal Union Of America	0.0%	35	\$268	\$360	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Equitable Financial Life Insurance Company	0.0%	14	\$452,865	\$450,071	\$0	\$9,424	\$9,295	2.1%
Everest Reinsurance Company	0.0%	17	\$276,925	\$276,925	\$0	\$38,510	\$17,714	6.4%
Freedom Life Insurance Company Of America	0.0%	15	\$396,610	\$396,610	\$0	\$4,673,619	\$5,515,227	1390.6%
Golden Rule Insurance Company	2.2%	6	\$39,114,726	\$39,201,593	\$0	\$29,991,397	\$28,086,499	71.6%
Guardian Life Insurance Company Of America	0.0%	29	\$2,744	\$2,589	\$0	\$31,125	\$108,080	4174.6%
HCC Life Insurance Company	0.0%	38	\$0	\$0	\$0	\$0	\$294	321.1%
Health Care Service Corporation	0.0%	19	\$164,747	\$164,747	\$0	\$169,868	\$155,259	94.2%
Healthy Alliance Life Insurance Company	17.9%	2	\$318,232,697	\$317,848,370	\$0	\$237,836,042	\$234,101,557	73.7%
Humana Insurance Company	0.0%	38	\$0	\$0	\$0	\$-10,722	\$1,823	321.1%
Illinois Mutual Life Insurance Company	0.0%	27	\$2,948	\$2,911	\$0	\$5,862	\$-133,417	( 4583.2%)
Lifeshield National Insurance Co	0.0%	18	\$270,580	\$274,768	\$0	\$293,276	\$293,148	106.7%
Medica Central Insurance Company	1.7%	7	\$29,535,403	\$29,535,403	\$0	\$23,420,222	\$23,324,340	79.0%
Medica Insurance Company	4.8%	5	\$84,655,519	\$84,655,519	\$0	\$102,169,758	\$106,112,529	125.3%
Metropolitan Life Insurance Company	0.0%	21	\$58,219	\$57,973	\$0	\$9,364	\$8,891	15.3%
Mutual Of Omaha Insurance Company	0.0%	24	\$6,147	\$6,810	\$0	\$3,650	\$5,134	75.4%
National Foundation Life Insurance Company	0.0%	33	\$1,175	\$1,175	\$0	\$931,153	\$930,768	79214.3%
National Health Insurance Company	0.9%	10	\$15,851,856	\$14,887,088	\$0	\$10,962,087	\$10,475,168	70.4%
New York Life Insurance Company	0.0%	22	\$12,653	\$12,527	\$0	\$3,088	\$4,607	36.8%
Oscar Insurance Company	1.3%	8	\$23,854,578	\$41,217,032	\$0	\$18,030,876	\$20,305,569	49.3%
Prudential Insurance Company Of America The	( 0.0%)	44	\$-47	\$0	\$0	\$0	\$0	321.1%
Reserve National Insurance Company	0.0%	16	\$291,178	\$307,934	\$0	\$244,117	\$234,991	76.3%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Standard Life & Accident Insurance Company	0.0%	36	\$231	\$225	\$0	\$3,600	\$3,463	1539.1%
State Mutual Insurance Company	0.0%	20	\$74,091	\$73,661	\$0	\$55,128	\$49,803	67.6%
Thrivent Financial For Lutherans	0.0%	23	\$10,172	\$11,206	\$0	\$0	\$-30,525	(272.4%)
Transamerica Life Insurance Company	0.0%	31	\$1,573	\$1,585	\$0	\$0	\$0	0.0%
Trustmark Insurance Company	0.0%	32	\$1,497	\$1,496	\$0	\$0	\$0	0.0%
United Healthcare Life Insurance Company	0.0%	25	\$5,175	\$5,210	\$0	\$0	\$-118	(2.3%)
United Security Insurance Company	0.0%	30	\$1,763	\$2,354	\$0	\$165	\$-3,708	(157.5%)
Total	100.0%		\$1,775,011,206	\$1,788,076,624	\$0	\$1,500,283,660	\$1,490,273,909	83.3%

## INDIVIDUAL: MEDICARE SUPPLEMENT

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Accendo Insurance Company	0.2%	40	\$1,222,874	\$1,218,260	\$0	\$809,720	\$869,640	71.4%
Aetna Health & Life Insurance Company	3.1%	8	\$16,730,287	\$16,732,725	\$0	\$14,466,300	\$14,511,450	86.7%
Aetna Health Insurance Company	0.1%	62	\$309,308	\$308,658	\$0	\$411,973	\$424,100	137.4%
Allianz Life Insurance Co Of North America	0.0%	103	\$5,839	\$5,839	\$0	\$20,120	\$20,120	344.6%
American Continental Insurance Company	1.1%	16	\$5,791,743	\$5,813,000	\$0	\$4,498,915	\$4,468,845	76.9%
American Family Life Assurance Co of Col.	0.0%	69	\$189,075	\$189,785	\$0	\$175,175	\$190,799	100.5%
American Family Mutual Insurance Company	0.7%	21	\$3,492,703	\$3,786,184	\$0	\$2,300,475	\$2,255,229	59.6%
American General Life Insurance Co	0.0%	97	\$12,302	\$6,784	\$0	\$6,360	\$4,812	70.9%
American Home Life Insurance Company	0.0%	115	\$339	\$228	\$0	\$0	\$0	0.0%
American National Insurance Company	0.0%	113	\$881	\$881	\$0	\$8,524	\$8,925	1013.1%
American National Life Ins Co Of TX	0.0%	72	\$167,214	\$172,476	\$0	\$121,264	\$120,418	69.8%
American Republic Corp Insurance Company	0.6%	22	\$3,463,236	\$3,467,159	\$0	\$2,246,758	\$2,242,154	64.7%
American Republic Insurance Company	0.5%	26	\$2,799,974	\$2,869,290	\$0	\$2,235,304	\$2,330,897	81.2%
American Retirement Life Insurance Company	0.3%	37	\$1,717,139	\$1,720,833	\$0	\$1,424,977	\$1,414,958	82.2%
Americo Financial Life & Annuity Ins Co	0.6%	23	\$3,318,128	\$3,440,430	\$0	\$3,185,206	\$3,064,944	89.1%
Anthem Insurance Companies Inc	1.3%	14	\$6,983,230	\$6,983,230	\$0	\$5,575,618	\$5,163,514	73.9%
Assured Life Association	0.1%	51	\$726,000	\$737,086	\$0	\$605,764	\$544,350	73.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Auto Owners Life Insurance Company	0.0%	110	\$1,910	\$1,910	\$0	\$624	\$577	30.2%
Bankers Fidelity Assurance Company	0.0%	83	\$54,474	\$0	\$0	\$0	\$0	186.7%
Bankers Fidelity Life Insurance Company	0.1%	53	\$666,813	\$544,076	\$0	\$291,175	\$281,730	51.8%
Bankers Life & Casualty Company	0.4%	32	\$1,912,747	\$1,946,460	\$0	\$1,685,535	\$1,616,411	83.0%
Blue Cross & Blue Shield Of Kansas City	6.0%	5	\$32,200,641	\$32,200,641	\$0	\$25,801,625	\$26,196,552	81.4%
CIGNA Health & Life Insurance Company	4.7%	7	\$25,125,453	\$25,718,482	\$0	\$21,487,833	\$21,083,887	82.0%
CIGNA National Health Insurance Company	0.0%	88	\$26,359	\$26,343	\$0	\$20,638	\$20,504	77.8%
Capitol Life Insurance Company	0.0%	99	\$11,060	\$10,998	\$0	\$16,595	\$17,230	156.7%
Celtic Insurance Company	0.0%	85	\$41,443	\$41,092	\$0	\$36,143	\$35,623	86.7%
Central Security Life Insurance Co	0.0%	117	\$115	\$115	\$0	\$0	\$0	0.0%
Central States Health & Life Co Of Omaha	0.0%	79	\$67,443	\$69,512	\$0	\$64,513	\$54,002	77.7%
Christian Fidelity Life Insurance Co	0.4%	29	\$2,114,503	\$2,202,570	\$0	\$1,693,896	\$1,604,236	72.8%
Colonial Penn Life Insurance Company	1.9%	13	\$10,064,055	\$10,230,007	\$0	\$7,259,531	\$7,123,932	69.6%
Columbian Mutual Life Insurance Co	0.0%	104	\$3,875	\$3,885	\$0	\$839	\$802	20.6%
Combined Insurance Co Of America	0.4%	31	\$1,925,610	\$1,957,955	\$0	\$1,898,912	\$1,222,510	62.4%
Connecticut General Life Ins Co	0.0%	112	\$1,231	\$1,231	\$0	\$1,546	\$1,546	125.6%
Continental General Insurance Company	0.1%	50	\$741,820	\$751,294	\$0	\$689,943	\$681,495	90.7%
Continental Life Ins Co Of Brentwood TN	0.3%	35	\$1,802,608	\$1,804,017	\$0	\$1,654,282	\$1,670,002	92.6%
Country Life Insurance Company	0.0%	67	\$201,638	\$210,248	\$0	\$112,096	\$112,108	53.3%
Elips Life Insurance Company	0.0%	66	\$221,465	\$230,017	\$0	\$89,403	\$118,218	51.4%
Everest Reinsurance Company	0.5%	25	\$2,944,701	\$3,018,919	\$0	\$2,601,227	\$2,053,294	68.0%
Family Life Insurance Company	0.0%	78	\$71,057	\$71,972	\$0	\$72,963	\$70,088	97.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Federal Life Insurance Company	0.0%	111	\$1,883	\$1,922	\$0	\$3,120	\$3,283	170.8%
First Health Life & Health Insurance Company	0.2%	42	\$1,041,785	\$1,041,785	\$0	\$-44,826	\$-45,724	( 4.4%)
Forethought Life Insurance Company	0.0%	80	\$66,143	\$66,253	\$0	\$41,280	\$41,116	62.1%
Garden State Life Insurance Company	0.0%	73	\$161,438	\$165,042	\$0	\$140,539	\$140,120	84.9%
Genworth Life & Annuity Insurance Company	0.0%	76	\$88,169	\$89,070	\$0	\$74,815	\$78,216	87.8%
Genworth Life Insurance Company	( 0.0%)	119	\$-771	\$-803	\$0	\$0	\$0	0.0%
Gerber Life Insurance Company	0.1%	60	\$372,769	\$373,976	\$0	\$203,608	\$225,431	60.3%
Globe Life & Accident Insurance Company	0.2%	47	\$883,602	\$910,876	\$0	\$720,420	\$715,733	78.6%
Golden Rule Insurance Company	0.2%	44	\$973,375	\$976,401	\$0	\$900,928	\$896,372	91.8%
Government Personnel Mutual Life Insurance Co	0.1%	63	\$283,657	\$282,096	\$0	\$242,059	\$235,253	83.4%
Gpm Health & Life Insurance Company	0.1%	54	\$589,785	\$597,740	\$0	\$561,113	\$528,462	88.4%
Great Southern Life Insurance Company	0.0%	87	\$33,484	\$33,722	\$0	\$41,603	\$42,588	126.3%
Guarantee Trust Life Insurance Company	0.0%	77	\$73,397	\$73,735	\$0	\$40,498	\$41,779	56.7%
Health Care Service Corporation	0.3%	36	\$1,723,046	\$1,723,046	\$0	\$2,216,535	\$2,236,350	129.8%
Healthy Alliance Life Insurance Company	19.3%	1	\$103,271,551	\$103,269,461	\$0	\$75,069,871	\$77,885,948	75.4%
Heartland National Life Insurance Company	0.1%	61	\$355,345	\$360,237	\$0	\$334,090	\$315,635	87.6%
Humana Insurance Company	2.0%	12	\$10,461,960	\$10,461,960	\$0	\$8,307,413	\$8,278,375	79.1%
HumanaDental Insurance Company	1.0%	19	\$5,094,812	\$5,094,812	\$0	\$4,693,352	\$4,553,833	89.4%
IdeaLife Insurance Company	0.0%	101	\$6,353	\$5,968	\$0	\$614	\$562	9.4%
Individual Assurance Co Life Health & Accident	1.0%	18	\$5,556,394	\$5,679,158	\$0	\$4,719,979	\$4,567,374	80.4%



Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Jackson National Life Insurance Company	0.0%	96	\$13,271	\$14,196	\$0	\$28,372	\$28,372	199.9%
Jefferson National Life Insurance Company	0.0%	100	\$10,085	\$9,766	\$0	\$4,755	\$6,968	71.3%
Liberty Bankers Life Insurance Company	0.0%	95	\$14,579	\$14,397	\$0	\$6,866	\$7,056	49.0%
Liberty National Life Insurance Company	0.0%	93	\$19,231	\$19,043	\$0	\$41,337	\$42,689	224.2%
LifeSecure Insurance Company	0.0%	118	\$0	\$0	\$0	\$870	\$862	0.0%
Loyal American Life Insurance Company	0.4%	30	\$1,937,178	\$1,936,260	\$0	\$1,336,544	\$1,346,396	69.5%
Lumico Life Insurance Company	1.0%	17	\$5,575,129	\$5,744,047	\$0	\$5,143,686	\$5,104,502	88.9%
Manhattan Life Insurance Company	2.8%	10	\$15,176,495	\$14,323,460	\$0	\$12,274,072	\$11,843,966	82.7%
Manhattanlife Insurance & Annuity Company	0.6%	24	\$3,073,640	\$2,996,447	\$0	\$1,093,767	\$1,198,999	40.0%
Massmutual Ascend Life Insurance Company	0.0%	81	\$64,023	\$64,158	\$0	\$41,909	\$41,399	64.5%
Medico Corp Life Insurance Company	2.3%	11	\$12,183,951	\$12,188,433	\$0	\$9,435,413	\$9,578,128	78.6%
Medico Insurance Company	0.0%	70	\$188,121	\$191,446	\$0	\$202,694	\$208,152	108.7%
Missouri Valley Life & Health Insurance Co	0.1%	56	\$538,521	\$538,521	\$0	\$403,501	\$462,955	86.0%
Mutual Of Omaha Insurance Company	11.0%	2	\$59,166,276	\$59,629,493	\$0	\$45,136,764	\$45,246,949	75.9%
Nassau Life & Annuity Company	0.1%	58	\$444,738	\$444,738	\$0	\$403,784	\$374,566	84.2%
Nassau Life Insurance Company Of Kansas	0.0%	89	\$25,565	\$25,565	\$0	\$11,435	\$13,327	52.1%
National Guardian Life Insurance Company	0.0%	106	\$3,398	\$3,400	\$0	\$5,965	\$6,256	184.0%
National Health Insurance Company	5.7%	6	\$30,781,134	\$29,727,750	\$0	\$23,485,992	\$23,840,353	80.2%
Nationwide Life Insurance Company	0.0%	108	\$1,990	\$1,992	\$0	\$110	\$110	5.5%
New Era Life Ins Co of the Midwest	0.0%	94	\$18,061	\$17,560	\$0	\$21,595	\$21,043	119.8%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
New York Life Insurance Company	0.0%	92	\$22,276	\$22,276	\$0	\$19,936	\$20,764	93.2%
North American Insurance Company	0.1%	49	\$780,440	\$789,748	\$0	\$567,006	\$560,442	71.0%
Old American Insurance Company	0.0%	114	\$660	\$660	\$0	\$2,292	\$3,721	563.8%
Old Surety Life Insurance Company	3.1%	9	\$16,356,116	\$16,353,285	\$0	\$11,979,214	\$11,742,629	71.8%
Omaha Insurance Company	9.8%	3	\$52,422,304	\$52,841,071	\$0	\$43,646,445	\$43,185,318	81.7%
Oxford Life Insurance Company	0.1%	57	\$483,305	\$489,913	\$0	\$456,579	\$443,770	90.6%
Pan–American Life Insurance Company	0.2%	48	\$858,058	\$865,150	\$0	\$767,005	\$747,167	86.4%
Pekin Life Insurance Company	0.3%	39	\$1,488,062	\$1,496,815	\$0	\$1,237,999	\$1,257,950	84.0%
Physicians Life Insurance Company	0.2%	43	\$984,719	\$983,798	\$0	\$859,622	\$871,796	88.6%
Physicians Mutual Insurance Company	0.4%	28	\$2,247,410	\$2,283,002	\$0	\$2,157,360	\$2,148,072	94.1%
Provident American Life & Health Insurance Co	0.0%	98	\$11,589	\$10,914	\$0	\$4,885	\$4,710	43.2%
Puritan Life Insurance Company Of America	0.1%	59	\$378,205	\$359,415	\$0	\$236,135	\$249,825	69.5%
Renaissance Life & Health Insurance Co	0.0%	75	\$94,650	\$94,650	\$0	\$79,031	\$65,263	69.0%
Reserve National Insurance Company	0.1%	52	\$714,048	\$743,532	\$0	\$517,945	\$507,094	68.2%
Royal Neighbors Of America	0.0%	86	\$36,007	\$40,436	\$0	\$14,304	\$12,741	31.5%
S USA Life Insurance Company Inc	0.0%	65	\$227,150	\$227,629	\$0	\$152,499	\$152,400	67.0%
Sbli USA Life Insurance Company Inc	0.0%	64	\$242,999	\$236,765	\$0	\$121,861	\$27,309	11.5%
Shelter Life Insurance Company	0.0%	82	\$56,074	\$58,411	\$0	\$97,554	\$109,062	186.7%
Shenandoah Life Insurance Company	0.0%	91	\$24,579	\$24,505	\$0	\$11,169	\$11,016	45.0%
Silac Insurance Company	0.2%	41	\$1,089,895	\$1,126,148	\$0	\$804,893	\$772,416	68.6%
Standard Life & Accident Insurance Company	0.1%	55	\$575,707	\$600,120	\$0	\$483,099	\$478,570	79.7%
State Mutual Insurance Company	0.0%	102	\$6,343	\$6,276	\$0	\$21,900	\$20,988	334.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Sterling Investors Life Insurance Company	0.0%	84	\$53,139	\$53,769	\$0	\$21,751	\$23,497	43.7%
Sterling Life Insurance Company	0.3%	33	\$1,824,831	\$1,823,250	\$0	\$1,496,858	\$1,502,031	82.4%
Thrivent Financial For Lutherans	0.5%	27	\$2,573,919	\$2,682,937	\$0	\$1,896,813	\$1,883,761	70.2%
Transamerica Life Insurance Company	8.9%	4	\$47,768,933	\$48,126,044	\$0	\$39,987,789	\$39,240,612	81.5%
Trustmark Insurance Company	0.0%	109	\$1,980	\$1,980	\$0	\$0	\$0	0.0%
USAA Life Insurance Company	1.1%	15	\$5,899,662	\$5,903,109	\$0	\$4,399,583	\$4,364,390	73.9%
Unified Life Insurance Company	0.2%	46	\$930,916	\$947,055	\$0	\$907,602	\$893,817	94.4%
Union Fidelity Life Insurance Company	0.0%	105	\$3,435	\$3,593	\$0	\$478	\$470	13.1%
United American Insurance Company	0.3%	34	\$1,818,310	\$1,826,944	\$0	\$1,236,526	\$1,112,269	60.9%
United Commercial Travelers Of America	0.0%	71	\$177,528	\$179,802	\$0	\$177,579	\$177,085	98.5%
United Insurance Company Of America	0.3%	38	\$1,562,770	\$1,522,057	\$0	\$1,364,851	\$1,367,156	89.8%
United National Life Ins Co of America	0.0%	74	\$153,146	\$153,072	\$0	\$112,266	\$112,435	73.5%
United Of Omaha Life Insurance Company	0.0%	116	\$120	\$110	\$0	\$0	\$0	0.0%
United World Life Insurance Company	0.9%	20	\$5,017,911	\$4,444,494	\$0	\$2,842,854	\$3,320,533	74.7%
Washington National Insurance Company	0.2%	45	\$941,218	\$859,438	\$0	\$551,241	\$686,113	79.8%
Western Catholic Union	0.0%	68	\$197,546	\$206,305	\$0	\$111,159	\$107,556	52.1%
Western United Life Assurance Company	0.0%	90	\$24,752	\$26,075	\$0	\$47,300	\$46,599	178.7%
Wilcac Life Insurance Company	0.0%	107	\$2,982	\$5,291	\$0	\$1,311	\$-650	(12.3%)
<b>Total</b>	<b>100.0%</b>		<b>\$535,458,550</b>	<b>\$536,011,565</b>	<b>\$0</b>	<b>\$420,312,908</b>	<b>\$419,944,353</b>	<b>78.3%</b>

## INDIVIDUAL: LONG TERM CARE

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Ability Insurance Company	0.9%	19	\$1,854,865	\$1,819,143	\$0	\$2,734,498	\$2,723,329	149.7%
Allianz Life Insurance Co Of North America	2.2%	11	\$4,476,084	\$4,663,524	\$0	\$6,220,887	\$6,447,754	138.3%
Allianz Life Insurance Company Of New York	0.0%	69	\$6,477	\$6,477	\$0	\$0	\$0	0.0%
American Family Life Assurance Co of Col.	0.1%	43	\$244,195	\$256,611	\$0	\$410,309	\$414,359	161.5%
American Family Mutual Insurance Company	0.5%	27	\$898,748	\$606,791	\$0	\$871,434	\$2,262,873	372.9%
American Fidelity Assurance Company	0.2%	39	\$310,998	\$321,044	\$0	\$247,991	\$116,266	36.2%
American General Life Insurance Co	0.1%	44	\$233,779	\$242,743	\$0	\$547,943	\$552,924	227.8%
American Heritage Life Insurance Company	0.1%	52	\$141,040	\$143,092	\$0	\$304,534	\$273,469	191.1%
American Republic Insurance Company	0.1%	47	\$210,699	\$215,860	\$0	\$991,299	\$274,779	127.3%
Assurity Life Insurance Company	0.0%	61	\$36,801	\$36,845	\$0	\$0	\$0	0.0%
Auto Owners Life Insurance Company	0.2%	36	\$497,014	\$494,889	\$0	\$53,253	\$173,870	35.1%
Bankers Life & Casualty Company	7.9%	4	\$15,847,135	\$17,265,754	\$0	\$17,631,402	\$21,174,803	122.6%
Berkshire Life Insurance Company Of America	0.1%	46	\$224,225	\$232,607	\$0	\$90,239	\$382,639	164.5%
Blue Cross & Blue Shield Of Kansas City	0.2%	37	\$461,609	\$461,609	\$0	\$720,560	\$720,560	156.1%
Brighthouse Life Insurance Company	0.7%	23	\$1,320,182	\$1,658,589	\$0	\$2,144,363	\$5,121,070	308.8%
CMFG Life Insurance Company	0.7%	22	\$1,420,820	\$1,418,965	\$0	\$610,133	\$647,635	45.6%
Catholic Order Of Foresters	0.0%	60	\$39,135	\$39,135	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Central States Health & Life Co Of Omaha	0.0%	72	\$1,736	\$1,781	\$0	\$36,219	\$34,171	1918.6%
Cincinnati Life Insurance Company The	0.0%	64	\$21,159	\$21,396	\$0	\$36,500	\$36,412	170.2%
Combined Insurance Co Of America	0.0%	70	\$3,203	\$3,203	\$0	\$37,445	\$337,898	10549.4%
Continental Casualty Company	1.8%	15	\$3,517,993	\$3,689,627	\$0	\$11,292,410	\$12,112,073	328.3%
Continental General Insurance Company	0.8%	21	\$1,559,026	\$1,756,461	\$0	\$2,041,998	\$1,120,651	63.8%
Continental Life Ins Co Of Brentwood TN	0.0%	65	\$20,784	\$20,800	\$0	\$0	\$0	0.0%
Country Life Insurance Company	0.3%	32	\$689,686	\$688,247	\$0	\$409,844	\$249,468	36.2%
Everlake Life Insurance Company	0.0%	74	\$959	\$970	\$0	\$49,538	\$46,706	4815.1%
Farmers New World Life Insurance Company	0.1%	50	\$147,632	\$147,632	\$0	\$393,112	\$393,112	266.3%
Forethought Life Insurance Company	0.4%	28	\$889,837	\$889,178	\$0	\$0	\$0	0.0%
Genworth Life & Annuity Insurance Company	0.1%	55	\$108,356	\$112,055	\$0	\$385,296	\$589,602	526.2%
Genworth Life Insurance Company	22.2%	1	\$44,207,478	\$44,672,505	\$0	\$41,390,536	\$48,442,231	108.4%
Guarantee Trust Life Insurance Company	0.3%	33	\$640,977	\$639,766	\$0	\$1,246,664	\$1,704,686	266.5%
Healthy Alliance Life Insurance Company	0.0%	66	\$17,655	\$18,169	\$0	\$274,555	\$505,484	2782.1%
Jackson National Life Insurance Company	0.1%	45	\$227,883	\$120,698	\$0	\$1,128,739	\$1,042,406	863.6%
John Alden Life Insurance Company	0.1%	42	\$274,468	\$279,640	\$0	\$1,214,288	\$1,487,649	532.0%
John Hancock Life & Health Insurance Company	0.0%	59	\$56,348	\$55,739	\$0	\$360,787	\$594,616	1066.8%
John Hancock Life Insurance Company (usa)	11.4%	2	\$22,814,704	\$22,959,013	\$0	\$19,155,422	\$27,897,189	121.5%
Knights Of Columbus	2.1%	13	\$4,139,393	\$4,227,565	\$0	\$1,766,001	\$2,685,410	63.5%
LifeSecure Insurance Company	0.4%	29	\$822,612	\$830,594	\$0	\$67,878	\$64,904	7.8%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Lincoln Benefit Life Company	0.6%	24	\$1,228,352	\$1,219,405	\$0	\$4,779,579	\$7,598,429	623.1%
Lincoln National Life Insurance Company, The	0.0%	58	\$57,200	\$52,479	\$0	\$37,848	\$-189,002	( 360.1%)
Loyal American Life Insurance Company	0.0%	68	\$12,037	\$12,626	\$0	\$0	\$291	2.3%
Manhattanlife Insurance & Annuity Company	0.0%	71	\$1,944	\$2,035	\$0	\$14,225	\$92,692	4554.9%
Massachusetts Mutual Life Insurance Company	1.1%	17	\$2,273,026	\$2,296,196	\$0	\$1,079,014	\$1,741,430	75.8%
Massmutual Ascend Life Insurance Company	0.1%	53	\$110,800	\$103,117	\$0	\$80,384	\$225,413	218.6%
MedAmerica Insurance Company	0.5%	26	\$947,511	\$990,485	\$0	\$621,466	\$640,236	64.6%
Metropolitan Life Insurance Company	4.6%	6	\$9,238,969	\$9,220,254	\$0	\$6,924,819	\$3,746,579	40.6%
Midwest National Life Ins Co of TN	0.0%	63	\$23,297	\$23,408	\$0	\$16,425	\$13,623	58.2%
Minnesota Life Insurance Company	0.0%	57	\$79,425	\$80,159	\$0	\$0	\$0	0.0%
Mutual Of Omaha Insurance Company	5.8%	5	\$11,631,925	\$11,555,927	\$0	\$6,357,342	\$6,684,245	57.8%
Nassau Life & Annuity Company	0.1%	48	\$176,597	\$176,597	\$0	\$880,897	\$817,156	462.7%
Nassau Life Insurance Company Of Kansas	0.0%	62	\$24,604	\$24,604	\$0	\$58,985	\$68,745	279.4%
National Guardian Life Insurance Company	0.3%	34	\$601,797	\$618,206	\$0	\$0	\$0	0.0%
New York Life Insurance Company	3.1%	9	\$6,100,216	\$6,057,342	\$157	\$2,073,806	\$4,063,628	67.1%
Northwestern Long Term Care Insurance Co	9.3%	3	\$18,526,625	\$18,457,887	\$0	\$3,705,301	\$2,548,757	13.8%
Oceanview Life & Annuity Company	0.0%	73	\$1,683	\$1,683	\$0	\$51,142	\$36,318	2157.9%
Physicians Mutual Insurance Company	0.4%	30	\$808,562	\$816,055	\$0	\$845,801	\$1,136,850	139.3%
Principal Life Insurance Company	0.1%	49	\$160,543	\$126,790	\$0	\$38,138	\$31,492	24.8%
Provident Life & Accident Insurance Company	0.2%	38	\$401,084	\$420,814	\$0	\$133,023	\$239,023	56.8%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Prudential Insurance Company Of America The	1.7%	16	\$3,368,083	\$3,408,881	\$0	\$3,227,634	\$4,651,689	136.5%
Riversource Life Insurance Company	1.8%	14	\$3,593,329	\$3,956,840	\$0	\$6,569,637	\$6,612,577	167.1%
Silac Insurance Company	2.2%	12	\$4,405,265	\$4,515,589	\$0	\$6,692,833	\$6,828,640	151.2%
Standard Life & Accident Insurance Company	0.0%	67	\$14,587	\$14,630	\$0	\$139,183	\$152,663	1043.5%
State Life Insurance Company	0.3%	35	\$576,291	\$580,094	\$0	\$904,212	\$1,597,403	275.4%
State Mutual Insurance Company	2.6%	10	\$5,266,614	\$5,238,545	\$0	\$1,236,441	\$1,171,836	22.4%
TIAA – CREF Life Insurance Company	0.0%	56	\$94,568	\$94,656	\$0	\$218,127	\$–457,290	( 483.1%)
Teachers Ins & Annuity Assn of America	0.1%	51	\$145,464	\$148,521	\$0	\$620,775	\$186,182	125.4%
Thrivent Financial For Lutherans	3.6%	8	\$7,147,537	\$7,090,148	\$0	\$10,129,947	\$11,464,301	161.7%
Transamerica Life Insurance Company	3.9%	7	\$7,700,243	\$7,722,570	\$0	\$11,344,663	\$12,173,478	157.6%
Union Security Insurance Company	0.6%	25	\$1,213,055	\$1,344,025	\$0	\$3,019,162	\$3,019,162	224.6%
United American Insurance Company	0.1%	41	\$277,870	\$280,713	\$0	\$589,954	\$785,798	279.9%
United National Life Ins Co of America	0.1%	54	\$109,172	\$109,380	\$0	\$11,100	\$–38,885	( 35.6%)
United Of Omaha Life Insurance Company	0.9%	20	\$1,732,048	\$1,697,735	\$0	\$292,166	\$–195,906	( 11.5%)
United Security Assurance Company Of PA	0.4%	31	\$800,113	\$818,157	\$0	\$502,055	\$249,163	30.5%
Unum Life Insurance Company Of America	1.0%	18	\$1,999,885	\$2,303,723	\$0	\$7,366,919	\$9,165,682	397.9%
Washington National Insurance Company	0.2%	40	\$303,616	\$405,231	\$0	\$827,310	\$841,773	207.7%
<b>Total</b>	<b>100.0%</b>		<b>\$199,539,632</b>	<b>\$203,004,224</b>	<b>\$157</b>	<b>\$196,256,390</b>	<b>\$228,335,169</b>	<b>112.5%</b>

## INDIVIDUAL: SPECIFIED DISEASE

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Family Life Assurance Co of Col.	22.6%	1	\$26,519,071	\$26,502,321	\$0	\$12,650,756	\$12,230,946	46.2%
American Fidelity Assurance Company	4.7%	6	\$5,529,913	\$5,538,637	\$0	\$2,184,735	\$2,271,294	41.0%
American General Life Insurance Co	0.2%	29	\$188,518	\$188,623	\$0	\$3,736	\$3,638	1.9%
American Health & Life Insurance Company	0.0%	90	\$192	\$278	\$0	\$0	\$0	0.0%
American Heritage Life Insurance Company	0.8%	17	\$976,613	\$977,671	\$0	\$833,066	\$836,697	85.6%
American Home Life Insurance Company	0.0%	89	\$195	\$319	\$0	\$0	\$0	0.0%
American Income Life Insurance Co	0.5%	21	\$602,392	\$600,396	\$0	\$54,664	\$138,105	23.0%
American National Insurance Company	0.1%	39	\$87,970	\$88,993	\$0	\$51,053	\$75,787	85.2%
American Public Life Insurance Company	0.0%	49	\$26,436	\$26,451	\$0	\$4,710	\$4,623	17.5%
American Republic Insurance Company	0.0%	76	\$1,211	\$1,232	\$0	\$26	\$59	4.8%
Americo Financial Life & Annuity Ins Co	0.0%	73	\$1,646	\$1,658	\$0	\$20,000	\$20,000	1206.3%
Assurity Life Insurance Company	0.1%	33	\$136,595	\$137,574	\$0	\$110,372	\$117,204	85.2%
Athene Annuity & Life Assurance Company	0.0%	83	\$531	\$590	\$0	\$0	\$0	0.0%
Bankers Fidelity Life Insurance Company	0.1%	43	\$58,764	\$59,826	\$0	\$76,474	\$76,807	128.4%
Bankers Life & Casualty Company	0.9%	16	\$1,077,214	\$1,069,482	\$0	\$373,076	\$402,541	37.6%
Boston Mutual Life Insurance Company	0.0%	96	\$28	\$27	\$0	\$0	\$0	0.0%



Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Canada Life Assurance Company	0.0%	61	\$8,405	\$8,793	\$0	\$70,969	\$21,226	241.4%
Central Security Life Insurance Co	0.0%	81	\$741	\$740	\$0	\$0	\$0	0.0%
Chesapeake Life Insurance Company The	2.0%	10	\$2,375,423	\$2,381,195	\$0	\$805,750	\$423,890	17.8%
Cincinnati Life Insurance Company The	0.0%	91	\$157	\$159	\$0	\$0	\$4	2.5%
Colonial Life & Accident Insurance Company	3.1%	7	\$3,608,611	\$3,615,658	\$0	\$1,920,241	\$1,632,012	45.1%
Combined Insurance Co Of America	1.1%	14	\$1,341,213	\$1,348,445	\$0	\$1,769,308	\$1,915,540	142.1%
Continental General Insurance Company	0.2%	25	\$274,306	\$275,817	\$0	\$163,832	\$165,290	59.9%
Continental Life Ins Co Of Brentwood TN	1.2%	13	\$1,359,490	\$1,360,552	\$0	\$804,365	\$812,007	59.7%
EMC National Life Company	0.0%	64	\$6,834	\$6,836	\$0	\$1,167	\$1,308	19.1%
Family Heritage Life Insurance Co Of America	6.0%	5	\$6,998,805	\$7,000,336	\$0	\$1,577,648	\$1,568,184	22.4%
Family Life Insurance Company	0.0%	63	\$6,838	\$6,659	\$0	\$0	\$0	0.0%
Freedom Life Insurance Company Of America	15.0%	2	\$17,579,571	\$17,625,622	\$0	\$5,137,346	\$6,062,461	34.4%
Gerber Life Insurance Company	0.0%	95	\$35	\$35	\$0	\$0	\$0	0.0%
Globe Life & Accident Insurance Company	0.0%	62	\$7,631	\$7,915	\$0	\$22,250	\$26,225	331.3%
Golden Rule Insurance Company	0.5%	23	\$531,337	\$531,340	\$0	\$92,500	\$124,056	23.3%
Great Southern Life Insurance Company	0.0%	78	\$911	\$911	\$0	\$0	\$0	0.0%
Guarantee Trust Life Insurance Company	2.7%	9	\$3,171,830	\$3,209,975	\$0	\$3,310,873	\$3,268,966	101.8%
Guardian Life Insurance Company Of America	0.0%	98	\$0	\$0	\$0	\$0	\$-294	0.0%
Heartland National Life Insurance Company	0.1%	38	\$97,176	\$97,137	\$0	\$39,328	\$15,983	16.5%
Horace Mann Life Insurance Company	0.0%	86	\$400	\$400	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Humana Insurance Company	0.0%	70	\$4,105	\$4,105	\$0	\$500	\$-988	( 24.1%)
HumanaDental Insurance Company	0.0%	80	\$774	\$774	\$0	\$0	\$0	0.0%
IA American Life Insurance Company	0.0%	93	\$79	\$0	\$0	\$0	\$0	0.0%
Illinois Mutual Life Insurance Company	0.0%	65	\$5,812	\$3,250	\$0	\$0	\$0	0.0%
Independence American Insurance Company	0.0%	52	\$19,490	\$17,237	\$0	\$0	\$480	2.8%
Jackson National Life Insurance Company	0.0%	53	\$18,582	\$18,901	\$0	\$880	\$880	4.7%
Jefferson National Life Insurance Company	0.0%	75	\$1,255	\$1,274	\$0	\$0	\$871	68.4%
John Alden Life Insurance Company	0.0%	87	\$342	\$342	\$0	\$0	\$0	0.0%
Kansas City Life Insurance Company	0.0%	98	\$0	\$7	\$0	\$0	\$0	0.0%
Liberty National Life Insurance Company	2.7%	8	\$3,208,342	\$3,219,812	\$0	\$779,727	\$583,343	18.1%
Life Insurance Company Of The Southwest	0.0%	94	\$40	\$40	\$0	\$0	\$0	0.0%
LifeSecure Insurance Company	0.0%	54	\$17,230	\$17,484	\$0	\$0	\$847	4.8%
Loyal American Life Insurance Company	1.4%	12	\$1,636,796	\$1,627,120	\$0	\$662,874	\$732,428	45.0%
Manhattanlife Insurance & Annuity Company	0.9%	15	\$1,106,785	\$1,107,825	\$0	\$500,243	\$505,863	45.7%
Medico Corp Life Insurance Company	0.0%	60	\$8,677	\$8,944	\$0	\$700	\$679	7.6%
Medico Insurance Company	0.1%	35	\$112,490	\$112,310	\$0	\$35,000	\$43,549	38.8%
Midwest National Life Ins Co of TN	0.0%	71	\$3,710	\$3,710	\$0	\$2,525	\$-8,157	( 219.9%)
Mutual Of Omaha Insurance Company	1.9%	11	\$2,280,912	\$2,282,252	\$0	\$1,146,246	\$1,291,882	56.6%
Nassau Life & Annuity Company	0.1%	41	\$65,263	\$65,263	\$0	\$35,084	\$32,545	49.9%
Nassau Life Insurance Company Of Kansas	0.0%	58	\$14,408	\$14,408	\$0	\$24,300	\$28,321	196.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
National Casualty Company	0.0%	92	\$94	\$94	\$0	\$0	\$0	0.0%
National Foundation Life Insurance Company	0.0%	51	\$21,210	\$20,688	\$0	\$62,487	\$62,461	301.9%
National Health Insurance Company	0.7%	19	\$845,692	\$816,749	\$0	\$149,339	\$127,770	15.6%
National Teachers Associates Life Insurance Co	0.8%	18	\$914,116	\$913,016	\$0	\$533,997	\$520,249	57.0%
National Union Fire Ins Co of Pittsburgh	0.0%	69	\$4,608	\$4,608	\$0	\$50	\$50	1.1%
Old American Insurance Company	0.0%	77	\$1,114	\$1,219	\$0	\$0	\$-37	( 3.0%)
Ozark National Life Insurance Company	0.0%	47	\$36,499	\$37,592	\$0	\$18,924	\$17,844	47.5%
Paul Revere Life Insurance Company	0.0%	88	\$240	\$240	\$0	\$0	\$0	0.0%
Philadelphia American Life Insurance Company	0.5%	22	\$575,763	\$558,464	\$0	\$93,909	\$141,254	25.3%
Physicians Mutual Insurance Company	0.1%	42	\$64,841	\$66,107	\$0	\$32,892	\$27,841	42.1%
Professional Insurance Company	0.0%	59	\$10,265	\$10,412	\$0	\$0	\$0	0.0%
Protective Life Insurance Company	0.2%	27	\$231,625	\$235,861	\$0	\$296,905	\$264,429	112.1%
Provident Life & Accident Insurance Company	0.1%	30	\$175,766	\$170,773	\$0	\$62,957	\$57,018	33.4%
Reliastar Life Ins Co of NY	0.0%	55	\$16,446	\$16,822	\$0	\$315,826	\$394,211	2343.4%
Reserve National Insurance Company	0.5%	20	\$638,441	\$665,588	\$0	\$239,710	\$208,777	31.4%
Security National Life Insurance Company	0.0%	84	\$507	\$517	\$0	\$0	\$0	0.0%
Silac Insurance Company	0.0%	44	\$48,562	\$49,514	\$0	\$10,814	\$11,115	22.4%
Standard Life & Accident Insurance Company	0.1%	37	\$101,001	\$101,538	\$0	\$29,627	\$32,193	31.7%
Standard Life & Casualty Company	0.1%	36	\$103,670	\$103,670	\$0	\$9,363	\$9,363	9.0%
Standard Security Life Insurance Co Of NY	0.0%	79	\$828	\$799	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Sterling Investors Life Insurance Company	0.0%	48	\$32,545	\$33,285	\$0	\$2,364	\$2,616	7.9%
Sterling Life Insurance Company	0.0%	46	\$38,034	\$38,216	\$0	\$4,415	\$3,811	10.0%
Talcott Resolution Life & Annuity Ins Co	0.0%	72	\$3,233	\$3,233	\$0	\$6,037	\$6,037	186.7%
The Reliable Life Insurance Company	0.1%	32	\$144,015	\$144,001	\$0	\$67,106	\$21,958	15.2%
Tier One Insurance Company	0.1%	31	\$165,274	\$210,875	\$0	\$1,988	\$96,933	46.0%
Transamerica Life Insurance Company	0.2%	26	\$245,546	\$246,730	\$0	\$588,176	\$604,387	245.0%
Trustmark Insurance Company	0.0%	56	\$16,377	\$16,372	\$0	\$20,000	\$15,105	92.3%
Unified Life Insurance Company	0.0%	50	\$22,439	\$22,587	\$0	\$0	\$0	0.0%
Union Fidelity Life Insurance Company	0.0%	67	\$5,278	\$5,333	\$0	\$9,024	\$10,948	205.3%
United American Insurance Company	0.2%	28	\$197,282	\$194,336	\$0	\$127,285	\$43,360	22.3%
United Fidelity Life Insurance Company	0.0%	74	\$1,616	\$1,453	\$0	\$0	\$494	34.0%
United Home Life Insurance Company	0.0%	82	\$657	\$660	\$0	\$0	\$0	0.0%
United Insurance Company Of America	0.0%	97	\$24	\$24	\$0	\$0	\$0	0.0%
United National Life Ins Co of America	0.1%	40	\$79,298	\$80,104	\$0	\$3,370	\$3,465	4.3%
United Of Omaha Life Insurance Company	13.0%	4	\$15,202,546	\$15,326,482	\$0	\$11,318,261	\$11,463,565	74.8%
United Security Insurance Company	0.0%	66	\$5,497	\$5,517	\$0	\$0	\$0	0.0%
Usable Life	0.0%	45	\$46,514	\$46,514	\$0	\$4,944	\$4,944	10.6%
Venerable Insurance & Annuity Company	0.0%	68	\$5,090	\$5,090	\$0	\$750	\$750	14.7%
Washington National Insurance Company	13.4%	3	\$15,714,946	\$15,770,050	\$0	\$9,035,455	\$9,530,957	60.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Western & Southern Life Insurance Company	0.3%	24	\$385,625	\$386,479	\$0	\$129,186	\$127,301	32.9%
Wilcac Life Insurance Company	0.1%	34	\$124,570	\$125,365	\$0	\$172,158	\$121,092	96.6%
Wilton Reassurance Life Company Of New York	0.0%	85	\$411	\$408	\$0	\$0	\$0	0.0%
Woodmen Of The World Life Insurance Society	0.0%	57	\$15,259	\$15,290	\$2,972	\$0	\$0	0.0%
Total	100.0%		\$117,325,459	\$117,630,336	\$2,972	\$58,613,643	\$59,359,363	50.5%

## INDIVIDUAL: ACCIDENT ONLY

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AAA Life Insurance Company	0.2%	31	\$124,508	\$125,878	\$0	\$17,763	\$15,461	12.3%
Amalgamated Life Insurance Company	0.0%	64	\$5,717	\$5,717	\$0	\$0	\$0	0.0%
American Bankers Life Assurance Of Florida	0.0%	103	\$72	\$72	\$0	\$0	\$-70	( 97.2%)
American Family Life Assurance Co of Col.	45.1%	1	\$27,862,319	\$27,717,168	\$0	\$16,168,633	\$14,457,357	52.2%
American Family Mutual Insurance Company	0.0%	85	\$861	\$790	\$0	\$0	\$0	0.0%
American Fidelity Assurance Company	4.3%	6	\$2,662,528	\$2,672,128	\$0	\$1,053,808	\$1,104,527	41.3%
American General Life Insurance Co	1.2%	14	\$765,111	\$769,482	\$0	\$97,850	\$106,897	13.9%
American Health & Life Insurance Company	0.0%	83	\$1,065	\$1,328	\$0	\$0	\$0	0.0%
American Heritage Life Insurance Company	0.3%	30	\$172,861	\$173,089	\$0	\$52,265	\$42,641	24.6%
American Home Assurance Company	0.0%	80	\$1,650	\$1,450	\$0	\$0	\$23	1.6%
American Income Life Insurance Co	2.3%	10	\$1,399,179	\$1,398,512	\$0	\$197,863	\$285,513	20.4%
American National Insurance Company	0.0%	47	\$18,274	\$18,253	\$0	\$0	\$-104	( 0.6%)
American Public Life Insurance Company	0.0%	58	\$7,652	\$7,656	\$0	\$2,000	\$1,963	25.6%
American Republic Insurance Company	0.0%	102	\$82	\$83	\$0	\$0	\$1	1.2%
Arch Insurance Company	0.0%	42	\$25,253	\$24,022	\$0	\$679	\$9,308	38.7%
AssuranceAmerica Insurance Company	0.0%	55	\$9,816	\$13,048	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Assurity Life Insurance Company	0.1%	38	\$62,571	\$62,005	\$0	\$0	\$−3	( 0.0%)
Athene Annuity & Life Assurance Company	0.0%	92	\$305	\$339	\$0	\$0	\$0	0.0%
Auto Club Life Insurance Company	0.0%	69	\$2,950	\$3,114	\$0	\$120	\$15,069	483.9%
Baltimore Life Insurance Company The	0.0%	105	\$11	\$11	\$0	\$0	\$0	0.0%
Bankers Fidelity Life Insurance Company	0.0%	87	\$759	\$888	\$0	\$0	\$−202	( 22.7%)
Bankers Life & Casualty Company	0.0%	68	\$3,191	\$3,212	\$0	\$0	\$66	2.1%
Banner Life Insurance Company	0.3%	26	\$199,608	\$199,608	\$0	\$0	\$0	0.0%
Boston Mutual Life Insurance Company	0.1%	35	\$68,941	\$21,756	\$0	\$58,090	\$57,204	262.9%
CIGNA National Health Insurance Company	0.0%	94	\$293	\$286	\$0	\$0	\$0	0.0%
CMFG Life Insurance Company	0.0%	70	\$2,805	\$2,805	\$0	\$0	\$10	0.4%
Catholic Order Of Foresters	0.0%	82	\$1,152	\$1,152	\$0	\$0	\$0	0.0%
Chesapeake Life Insurance Company The	2.5%	9	\$1,546,476	\$1,550,272	\$0	\$256,780	\$282,606	18.2%
Colonial Life & Accident Insurance Company	6.1%	2	\$3,754,681	\$3,774,678	\$0	\$1,000,206	\$976,119	25.9%
Combined Insurance Co Of America	1.7%	13	\$1,077,707	\$1,081,701	\$0	\$301,959	\$246,820	22.8%
Continental General Insurance Company	0.0%	43	\$25,203	\$25,121	\$0	\$2,500	\$2,711	10.8%
Equitable Financial Life Insurance Company	0.0%	52	\$10,596	\$9,825	\$0	\$0	\$0	0.0%
Everlake Life Insurance Company	0.0%	67	\$3,452	\$3,495	\$0	\$0	\$0	0.0%
Family Heritage Life Insurance Co Of America	5.2%	4	\$3,230,189	\$3,230,896	\$0	\$598,111	\$597,588	18.5%
Family Life Insurance Company	0.0%	96	\$232	\$226	\$0	\$0	\$0	0.0%
Farmers Mutual Hail Insurance Company Of IA	0.0%	99	\$165	\$182	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Farmers New World Life Insurance Company	0.7%	21	\$442,048	\$442,048	\$0	\$0	\$0	0.0%
Federal Insurance Company	1.2%	15	\$759,892	\$755,300	\$0	\$14,543	\$-234,840	( 31.1%)
Federal Life Insurance Company	0.0%	100	\$152	\$151	\$0	\$0	\$0	0.0%
Freedom Life Insurance Company Of America	4.8%	5	\$2,989,385	\$2,983,420	\$0	\$539,767	\$636,967	21.4%
Gerber Life Insurance Company	0.6%	23	\$351,234	\$352,372	\$0	\$150,016	\$166,095	47.1%
Globe Life & Accident Insurance Company	1.1%	16	\$699,629	\$727,288	\$0	\$231,000	\$234,564	32.3%
Golden Rule Insurance Company	1.8%	12	\$1,126,826	\$1,128,575	\$0	\$197,287	\$206,216	18.3%
Guarantee Trust Life Insurance Company	0.9%	17	\$570,771	\$584,464	\$0	\$206,173	\$237,561	40.6%
Guardian Life Insurance Company Of America	0.0%	62	\$6,627	\$6,633	\$0	\$460	\$460	6.9%
Horace Mann Life Insurance Company	0.0%	101	\$143	\$143	\$0	\$0	\$0	0.0%
IA American Life Insurance Company	0.0%	104	\$15	\$0	\$0	\$0	\$0	( 97.2%)
Illinois Mutual Life Insurance Company	0.1%	40	\$35,530	\$36,296	\$0	\$15,300	\$19,878	54.8%
Independence American Insurance Company	0.0%	45	\$22,182	\$22,182	\$0	\$12,823	\$36,480	164.5%
Jackson National Life Insurance Company	0.0%	95	\$283	\$298	\$0	\$0	\$0	0.0%
Liberty National Life Insurance Company	2.0%	11	\$1,225,448	\$1,228,090	\$0	\$311,789	\$463,332	37.7%
Life Insurance Company Of North America	0.0%	56	\$9,723	\$9,087	\$0	\$0	\$0	0.0%
Life Of The South Insurance Company	0.0%	106	\$0	\$0	\$0	\$0	\$1	0.0%
LifeSecure Insurance Company	0.1%	34	\$84,919	\$86,548	\$0	\$42,023	\$43,314	50.0%
Lifeshield National Insurance Co	0.0%	44	\$23,258	\$23,289	\$0	\$0	\$0	0.0%



Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Lincoln Heritage Life Insurance Company	0.1%	41	\$32,507	\$32,508	\$0	\$0	\$0	0.0%
Loyal American Life Insurance Company	0.8%	18	\$487,142	\$491,369	\$0	\$55,495	\$62,097	12.6%
Lumico Life Insurance Company	0.0%	46	\$18,416	\$18,704	\$0	\$100,000	\$105,427	563.7%
Manhattanlife Insurance & Annuity Company	0.1%	37	\$64,386	\$64,446	\$0	\$2,197	\$2,221	3.4%
Medico Insurance Company	0.0%	60	\$7,086	\$7,154	\$0	\$1,316	\$2,098	29.3%
Midwest National Life Ins Co of TN	0.0%	49	\$13,704	\$13,704	\$0	\$0	\$0	0.0%
Minnesota Life Insurance Company	0.0%	65	\$4,277	\$4,277	\$0	\$0	\$0	0.0%
Mutual Of Omaha Insurance Company	2.9%	8	\$1,765,485	\$1,764,239	\$0	\$578,700	\$639,877	36.3%
Nassau Life & Annuity Company	0.0%	106	\$0	\$0	\$0	\$7,312	\$6,783	0.0%
National Casualty Company	0.0%	98	\$216	\$198	\$0	\$0	\$0	0.0%
National Foundation Life Insurance Company	0.0%	66	\$3,648	\$3,617	\$0	\$0	\$0	0.0%
National Health Insurance Company	3.1%	7	\$1,940,604	\$1,874,193	\$0	\$175,503	\$248,884	13.3%
National Teachers Associates Life Insurance Co	0.4%	25	\$235,985	\$234,941	\$0	\$25,000	\$29,052	12.4%
National Union Fire Ins Co of Pittsburgh	0.0%	78	\$1,788	\$1,792	\$0	\$0	\$0	0.0%
Old American Insurance Company	0.0%	72	\$2,634	\$2,883	\$0	\$2,000	\$1,967	68.2%
Old Republic Life Insurance Company	0.0%	77	\$1,797	\$1,797	\$0	\$367	\$367	20.4%
Pan–American Life Insurance Company	0.1%	36	\$64,591	\$65,125	\$0	\$85,000	\$82,803	127.1%
Paul Revere Life Insurance Company	0.0%	81	\$1,516	\$1,516	\$0	\$0	\$0	0.0%
Philadelphia American Life Insurance Company	0.6%	22	\$360,125	\$348,734	\$0	\$87,793	\$83,968	24.1%
Philadelphia Indemnity Insurance Company	0.8%	19	\$475,193	\$437,629	\$0	\$14,328	\$–21,067	( 4.8%)

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Physicians Mutual Insurance Company	0.0%	48	\$14,137	\$14,226	\$0	\$2,000	\$2,270	16.0%
Professional Insurance Company	0.0%	76	\$2,010	\$2,038	\$0	\$0	\$83	4.1%
Provident Life & Accident Insurance Company	0.3%	27	\$193,006	\$188,859	\$0	\$9,825	\$10,010	5.3%
Puritan Life Insurance Company Of America	0.0%	90	\$347	\$347	\$0	\$0	\$0	0.0%
Reliance Standard Life Insurance Company	0.0%	74	\$2,204	\$2,204	\$0	\$0	\$0	0.0%
Reserve National Insurance Company	0.8%	20	\$473,045	\$481,263	\$0	\$121,442	\$114,585	23.8%
Security National Life Insurance Company	0.0%	96	\$232	\$236	\$0	\$0	\$0	0.0%
Standard Life & Accident Insurance Company	0.0%	59	\$7,408	\$7,729	\$0	\$2,600	\$2,486	32.2%
The Independent Order Of Foresters, U.s. Branch	0.3%	29	\$189,977	\$189,977	\$0	\$2,055	\$2,055	1.1%
The Reliable Life Insurance Company	0.2%	32	\$112,255	\$112,244	\$0	\$34,524	\$11,297	10.1%
The Savings Bank Mutual Life Ins Co of MA	0.0%	63	\$6,395	\$13,727	\$0	\$0	\$0	0.0%
The Travelers Protective Association Of America	0.0%	51	\$12,399	\$12,711	\$0	\$33,230	\$27,186	213.9%
Tier One Insurance Company	0.4%	24	\$257,660	\$231,635	\$0	\$45,983	\$119,953	51.8%
Transamerica Financial Life Ins Co	0.0%	93	\$297	\$298	\$0	\$0	\$0	0.0%
Transamerica Life Insurance Company	0.3%	28	\$191,325	\$192,634	\$0	\$210,892	\$208,049	108.0%
Travelers Indemnity Company	0.0%	106	\$0	\$126	\$0	\$0	\$0	0.0%
Travelers Indemnity Company Of Connecticut	0.0%	106	\$0	\$0	\$0	\$0	\$-39,328	0.0%
Trustmark Insurance Company	0.0%	61	\$6,946	\$6,943	\$0	\$150	\$113	1.6%
U S Specialty Insurance Company	0.0%	106	\$0	\$0	\$0	\$0	\$-79,240	0.0%
Unified Life Insurance Company	0.0%	79	\$1,681	\$1,781	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Union Fidelity Life Insurance Company	0.0%	73	\$2,315	\$2,339	\$0	\$0	\$0	0.0%
Union Labor Life Insurance Company	0.0%	86	\$826	\$843	\$0	\$0	\$-143	(17.0%)
United American Insurance Company	0.0%	57	\$9,717	\$9,647	\$0	\$8,671	\$8,016	83.1%
United Commercial Travelers Of America	0.0%	91	\$308	\$329	\$0	\$0	\$0	0.0%
United Healthcare Life Insurance Company	0.0%	50	\$12,441	\$12,462	\$0	\$0	\$-1,156	(9.3%)
United Insurance Company Of America	0.0%	84	\$942	\$942	\$0	\$0	\$0	0.0%
United National Life Ins Co of America	0.0%	88	\$708	\$708	\$0	\$0	\$0	0.0%
United States Life Insurance Co New York	0.0%	89	\$638	\$648	\$0	\$0	\$-2	(0.3%)
Usable Life	0.0%	53	\$10,044	\$10,044	\$0	\$1,010	\$1,010	10.1%
Washington National Insurance Company	5.3%	3	\$3,249,609	\$3,258,473	\$0	\$1,812,804	\$1,822,966	55.9%
Wesco Insurance Company	0.2%	33	\$101,206	\$65,080	\$0	\$10,187	\$-19,236	(29.6%)
Western & Southern Life Insurance Company	0.1%	39	\$59,949	\$60,082	\$0	\$52,618	\$51,850	86.3%
Wilcac Life Insurance Company	0.0%	54	\$9,857	\$9,915	\$0	\$0	\$-145	(1.5%)
Wilton Reassurance Life Company Of New York	0.0%	75	\$2,155	\$2,074	\$0	\$600	\$600	28.9%
<b>Total</b>	<b>100.0%</b>		<b>\$61,812,137</b>	<b>\$61,550,520</b>	<b>\$0</b>	<b>\$25,013,410</b>	<b>\$23,499,289</b>	<b>38.2%</b>

## INDIVIDUAL: DISABILITY INCOME

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Amalgamated Life Insurance Company	0.1%	30	\$161,731	\$161,731	\$0	\$97,700	\$125,270	77.5%
American Bankers Life Assurance Of Florida	0.0%	109	\$239	\$239	\$0	\$0	\$0	0.0%
American Family Life Assurance Co of Col.	17.6%	2	\$19,443,051	\$19,322,233	\$0	\$7,457,283	\$7,640,252	39.5%
American Family Mutual Insurance Company	0.0%	105	\$356	\$356	\$0	\$0	\$0	0.0%
American Fidelity Assurance Company	0.0%	101	\$516	\$534	\$0	\$0	\$-86	(16.1%)
American General Life Insurance Co	0.1%	31	\$142,933	\$147,823	\$0	\$357,736	\$329,693	223.0%
American Heritage Life Insurance Company	0.3%	25	\$305,432	\$304,991	\$0	\$59,586	\$37,550	12.3%
American National Insurance Company	0.0%	82	\$2,910	\$2,958	\$0	\$13,470	\$6,584	222.6%
American United Life Insurance Company	0.0%	72	\$4,751	\$5,171	\$0	\$0	\$0	0.0%
Americo Financial Life & Annuity Ins Co	0.0%	58	\$16,436	\$15,993	\$0	\$0	\$0	0.0%
Ameritas Life Insurance Corp	2.0%	10	\$2,252,516	\$2,187,050	\$0	\$598,630	\$715,968	32.7%
Assurity Life Insurance Company	0.7%	17	\$727,279	\$727,941	\$0	\$269,176	\$127,372	17.5%
Athene Annuity & Life Assurance Company	0.0%	57	\$18,833	\$18,785	\$0	\$28,027	\$19,442	103.5%
Athene Annuity & Life Company	0.0%	90	\$970	\$1,041	\$0	\$0	\$0	0.0%
Auto Owners Life Insurance Company	0.0%	43	\$52,952	\$55,358	\$0	\$50,963	\$6,502	11.7%
Bankers Fidelity Life Insurance Company	0.0%	66	\$6,394	\$7,895	\$0	\$1,833	\$1,731	21.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Bankers Life & Casualty Company	0.0%	48	\$37,183	\$41,668	\$0	\$54,210	\$−58,376	(140.1%)
Berkshire Life Insurance Company Of America	6.7%	6	\$7,440,848	\$7,641,884	\$0	\$1,933,098	\$7,338,250	96.0%
Boston Mutual Life Insurance Company	0.0%	67	\$5,827	\$5,872	\$0	\$0	\$0	0.0%
Brighthouse Life Insurance Company	0.0%	62	\$9,008	\$13,076	\$0	\$57,450	\$7,820	59.8%
Canada Life Assurance Company	0.0%	53	\$24,554	\$25,691	\$0	\$207,340	\$61,012	237.5%
Central Security Life Insurance Co	0.0%	117	\$0	\$0	\$0	\$533	\$533	(45.2%)
Central States Indemnity Company Of Omaha	0.0%	60	\$13,220	\$13,304	\$0	\$0	\$5,485	41.2%
Centre Life Insurance Company	0.1%	40	\$69,820	\$70,080	\$0	\$16,689	\$3,032	4.3%
Chesapeake Life Insurance Company The	0.1%	41	\$63,698	\$63,227	\$0	\$22,915	\$52,723	83.4%
Cincinnati Life Insurance Company The	0.0%	59	\$15,576	\$15,751	\$0	\$0	\$−8	(0.1%)
Colonial Life & Accident Insurance Company	3.1%	8	\$3,412,754	\$3,422,336	\$0	\$1,305,371	\$1,263,307	36.9%
Combined Insurance Co Of America	0.4%	21	\$436,782	\$437,214	\$0	\$99,086	\$133,333	30.5%
Commercial Travelers Life Insurance Company	0.0%	84	\$2,257	\$2,454	\$0	\$1,000	\$1,000	40.7%
Commonwealth Annuity & Life Insurance Co	0.0%	99	\$589	\$589	\$0	\$14,500	\$14,500	2461.8%
Connecticut General Life Ins Co	0.0%	50	\$32,393	\$34,038	\$0	\$403,572	\$974,870	2864.1%
Continental General Insurance Company	0.1%	36	\$87,751	\$88,262	\$0	\$66,450	\$57,942	65.6%
Country Life Insurance Company	0.2%	29	\$175,906	\$175,481	\$0	\$110,237	\$243,256	138.6%
Empower Annuity Insurance Company Of America	0.0%	117	\$0	\$24,810	\$0	\$0	\$0	0.0%
Epic Life Insurance Company The	0.0%	95	\$660	\$553	\$0	\$0	\$−2,723	(492.4%)
Equitable Financial Life Insurance Company	1.2%	12	\$1,380,779	\$1,357,440	\$0	\$1,212,652	\$1,208,499	89.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Farm Bureau Life Ins Co of MO	0.0%	63	\$8,427	\$7,945	\$0	\$7,200	\$7,200	90.6%
Federal Life Insurance Company	0.0%	107	\$305	\$314	\$0	\$0	\$0	0.0%
Federated Life Insurance Company	1.3%	11	\$1,382,217	\$1,394,701	\$0	\$191,708	\$-176,474	(12.7%)
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	76	\$4,385	\$4,385	\$0	\$0	\$0	0.0%
Fidelity Security Life Insurance Company	0.1%	38	\$72,150	\$76,520	\$0	\$24,000	\$-1,334	(1.7%)
Golden Rule Insurance Company	0.0%	70	\$5,352	\$5,352	\$0	\$0	\$-12	(0.2%)
Guarantee Trust Life Insurance Company	0.0%	104	\$409	\$409	\$0	\$0	\$0	0.0%
Guardian Life Insurance Company Of America	0.6%	18	\$683,373	\$652,352	\$7,412	\$1,850,329	\$2,342,623	359.1%
HCC Life Insurance Company	(0.4%)	121	\$-397,597	\$-319,708	\$0	\$0	\$41,762	(13.1%)
Hartford Life & Accident Insurance Company	0.0%	68	\$5,562	\$5,442	\$0	\$151,296	\$34,226	628.9%
Horace Mann Life Insurance Company	0.0%	80	\$3,618	\$3,588	\$0	\$0	\$-151	(4.2%)
Humana Insurance Company	0.0%	52	\$26,355	\$26,355	\$0	\$1,049	\$-105	(0.4%)
Illinois Mutual Life Insurance Company	0.9%	14	\$1,018,762	\$1,057,757	\$0	\$1,034,207	\$64,014	6.1%
Individual Assurance Co Life Health & Accident	0.0%	100	\$532	\$535	\$0	\$0	\$0	0.0%
Jackson National Life Insurance Company	0.1%	39	\$71,603	\$91,287	\$0	\$701,170	\$701,170	768.1%
Jefferson National Life Insurance Company	0.0%	106	\$339	\$369	\$0	\$0	\$0	0.0%
John Alden Life Insurance Company	0.0%	77	\$3,938	\$4,019	\$0	\$0	\$0	0.0%
John Hancock Life Insurance Company (usa)	0.0%	54	\$24,502	\$24,853	\$0	\$12,612	\$5,100	20.5%
Kansas City Life Insurance Company	0.0%	75	\$4,404	\$4,404	\$0	\$28,300	\$22,409	508.8%
Knights Of Columbus	0.1%	33	\$102,021	\$101,139	\$0	\$0	\$4,187	4.1%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Lafayette Life Insurance Company The	0.0%	92	\$867	\$867	\$0	\$0	\$0	0.0%
Leaders Life Insurance Company	0.0%	73	\$4,727	\$4,490	\$0	\$4,085	\$2,153	48.0%
Life Insurance Company Of North America	0.0%	64	\$7,208	\$6,736	\$0	\$0	\$0	0.0%
Lincoln Life & Annuity Company Of New York	0.0%	97	\$639	\$580	\$0	\$0	\$0	0.0%
Lincoln National Life Insurance Company, The	0.1%	34	\$98,363	\$185,734	\$0	\$336,929	\$430,782	231.9%
Loyal American Life Insurance Company	0.0%	88	\$1,098	\$1,089	\$0	\$396	\$559	51.3%
MONY Life Insurance Company	0.1%	37	\$81,425	\$84,885	\$27,824	\$123,580	\$10,733	12.6%
Madison National Life Insurance Company Inc	0.0%	87	\$1,152	\$1,132	\$0	\$0	\$14	1.2%
Manhattan National Life Insurance Company	0.0%	98	\$605	\$591	\$0	\$0	\$0	0.0%
Manhattanlife Insurance & Annuity Company	0.3%	26	\$277,106	\$273,848	\$0	\$176,864	\$193,994	70.8%
Massachusetts Mutual Life Insurance Company	7.4%	5	\$8,223,881	\$8,467,608	\$493,467	\$9,383,795	\$3,979,929	47.0%
Medico Insurance Company	0.0%	89	\$977	\$1,008	\$0	\$0	\$-6,767	( 671.3%)
Metropolitan Life Insurance Company	2.9%	9	\$3,244,663	\$3,307,011	\$0	\$2,548,686	\$3,004,317	90.8%
Metropolitan Tower Life Insurance Company	0.1%	42	\$59,166	\$66,354	\$0	\$500,748	\$319,013	480.8%
Midwest National Life Ins Co of TN	0.0%	71	\$4,905	\$4,905	\$0	\$0	\$0	0.0%
Minnesota Life Insurance Company	0.3%	23	\$336,853	\$352,201	\$0	\$333,591	\$-276,717	( 78.6%)
Mutual Of Omaha Insurance Company	0.4%	22	\$415,958	\$415,160	\$0	\$220,472	\$207,859	50.1%
Nassau Life & Annuity Company	( 0.6%)	122	\$-694,945	\$-694,945	\$0	\$150,739	\$139,832	( 20.1%)
Nassau Life Insurance Company	0.0%	81	\$3,361	\$3,361	\$0	\$0	\$0	0.0%
Nassau Life Insurance Company Of Kansas	0.0%	94	\$700	\$700	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
National Guardian Life Insurance Company	0.0%	83	\$2,341	\$2,381	\$0	\$10,591	\$14,023	589.0%
National Health Insurance Company	0.0%	79	\$3,791	\$3,661	\$0	\$131	\$66	1.8%
National Life Insurance Company	0.0%	47	\$41,425	\$68,967	\$0	\$302,302	\$198,965	288.5%
National Teachers Associates Life Insurance Co	0.2%	27	\$258,304	\$258,985	\$0	\$93,638	\$88,841	34.3%
New England Life Insurance Company	0.0%	45	\$45,836	\$46,312	\$0	\$3,205	\$1,717	3.7%
New York Life Insurance Company	0.2%	28	\$178,750	\$179,373	\$0	\$594,366	\$–18,096	(10.1%)
Northwestern Mutual Life Insurance Company	26.4%	1	\$29,126,707	\$28,853,399	\$11,007,295	\$11,775,350	\$13,611,901	47.2%
Ohio National Life Assurance Corporation	0.7%	16	\$767,902	\$769,006	\$0	\$421,142	\$417,347	54.3%
Ohio National Life Insurance Company The	0.1%	32	\$105,040	\$105,108	\$19,700	\$109,196	\$39,637	37.7%
Old American Insurance Company	0.0%	116	\$42	\$42	\$0	\$0	\$–19	( 45.2%)
Pan–American Life Insurance Company	0.0%	44	\$52,842	\$53,278	\$0	\$0	\$0	0.0%
Paul Revere Life Insurance Company	1.2%	13	\$1,309,350	\$1,484,723	\$0	\$3,192,820	\$2,146,227	144.6%
Penn Mutual Life Insurance Company The	0.0%	49	\$36,911	\$36,911	\$0	\$99,527	\$–20,524	( 55.6%)
Philadelphia American Life Insurance Company	0.0%	85	\$2,033	\$2,070	\$0	\$39,702	\$39,522	1909.3%
Physicians Mutual Insurance Company	0.0%	103	\$436	\$436	\$0	\$2,333	\$–10,884	( 2496.3%)
Primerica Life Insurance Company	0.0%	102	\$515	\$515	\$0	\$0	\$–2	( 0.4%)
Principal Life Insurance Company	10.3%	3	\$11,374,742	\$8,983,290	\$0	\$2,702,123	\$2,231,244	24.8%
Professional Insurance Company	0.1%	35	\$91,981	\$93,301	\$0	\$70,341	\$70,258	75.3%
Protective Life Insurance Company	0.0%	93	\$749	\$753	\$0	\$0	\$–1,090	(144.8%)
Provident Life & Accident Insurance Company	8.2%	4	\$9,069,966	\$9,124,094	\$0	\$7,193,224	\$5,992,534	65.7%



Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Provident Life & Casualty Insurance Company	0.3%	24	\$305,610	\$305,515	\$0	\$47,542	\$50,546	16.5%
Prudential Insurance Company Of America The	0.0%	74	\$4,693	\$77	\$0	\$12,500	\$0	0.0%
Riversource Life Insurance Company	0.9%	15	\$998,475	\$1,005,293	\$0	\$142,444	\$143,375	14.3%
Sentry Life Insurance Company (I&h Acct)	0.0%	115	\$124	\$134	\$0	\$0	\$-11	( 8.2%)
Shelter Life Insurance Company	0.0%	51	\$28,759	\$29,637	\$0	\$128,426	\$41,161	138.9%
Standard Insurance Company	3.6%	7	\$3,965,742	\$3,874,731	\$0	\$1,028,845	\$-174,797	( 4.5%)
Standard Life & Accident Insurance Company	0.0%	114	\$156	\$156	\$0	\$0	\$-718	( 460.3%)
State Life Insurance Company	0.0%	91	\$924	\$1,156	\$0	\$0	\$0	0.0%
Symetra Life Insurance Company	0.0%	69	\$5,379	\$5,938	\$0	\$3,160	\$-681	( 11.5%)
Talcott Resolution Life & Annuity Ins Co	0.0%	108	\$279	\$279	\$0	\$522	\$522	187.1%
The Independent Order Of Foresters, U.s. Branch	0.0%	113	\$157	\$157	\$0	\$0	\$0	0.0%
Thrivent Financial For Lutherans	0.6%	19	\$675,877	\$688,396	\$206,361	\$415,889	\$81,717	11.9%
Transamerica Life Insurance Company	0.0%	78	\$3,843	\$3,882	\$0	\$2,812	\$4,165	107.3%
Trustmark Insurance Company	0.0%	46	\$41,529	\$41,514	\$0	\$12,641	\$9,546	23.0%
USAA Life Insurance Company	0.0%	55	\$24,340	\$25,042	\$0	\$33,744	\$-15,901	( 63.5%)
Unified Life Insurance Company	0.0%	96	\$645	\$667	\$0	\$5,500	\$4,037	605.2%
United American Insurance Company	0.0%	110	\$221	\$231	\$0	\$0	\$0	0.0%
United Commercial Travelers Of America	0.0%	65	\$6,596	\$6,986	\$0	\$130	\$118	1.7%
United Insurance Company Of America	0.0%	112	\$162	\$162	\$0	\$0	\$0	0.0%
United Life Insurance Company	0.0%	61	\$10,110	\$11,376	\$0	\$0	\$0	0.0%
United Security Insurance Company	0.0%	117	\$0	\$20	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
United States Life Insurance Co New York	0.0%	117	\$0	\$1	\$0	\$0	\$0	0.0%
Universal Guaranty Life Insurance Company	0.0%	111	\$180	\$0	\$0	\$3,600	\$0	0.0%
Unum Life Insurance Company Of America	0.4%	20	\$486,333	\$530,972	\$0	\$1,546,918	\$819,516	154.3%
Washington National Insurance Company	0.0%	86	\$1,261	\$1,534	\$0	\$2,640	\$5,015	326.9%
Wilcac Life Insurance Company	0.0%	56	\$21,155	\$21,155	\$0	\$3,675	\$77,388	365.8%
<b>Total</b>	<b>100.0%</b>		<b>\$110,488,483</b>	<b>\$108,640,778</b>	<b>\$11,762,059</b>	<b>\$62,222,242</b>	<b>\$57,211,714</b>	<b>52.7%</b>

## INDIVIDUAL: DENTAL

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Family Life Assurance Co of Col.	4.8%	7	\$2,331,602	\$2,301,090	\$0	\$681,541	\$705,576	30.7%
American Public Life Insurance Company	0.0%	38	\$3,152	\$3,086	\$0	\$3,775	\$3,997	129.5%
American Republic Insurance Company	0.2%	26	\$110,825	\$110,825	\$0	\$-47,651	\$-47,651	( 43.0%)
Ameritas Life Insurance Corp	12.9%	2	\$6,279,352	\$6,280,216	\$0	\$3,222,717	\$3,252,671	51.8%
Best Life & Health Insurance Company	2.6%	13	\$1,269,937	\$1,260,716	\$0	\$737,765	\$727,356	57.7%
Blue Cross & Blue Shield Of Kansas City	7.6%	5	\$3,708,240	\$3,708,240	\$0	\$2,570,780	\$2,576,506	69.5%
CIGNA Health & Life Insurance Company	14.1%	1	\$6,888,835	\$6,920,452	\$0	\$3,409,176	\$3,494,775	50.5%
CIGNA National Health Insurance Company	( 0.0%)	47	\$-11	\$-11	\$0	\$0	\$0	0.0%
Chesapeake Life Insurance Company The	1.6%	16	\$775,265	\$777,012	\$0	\$337,539	\$321,265	41.3%
Citizens Security Life Ins Co	3.5%	10	\$1,707,901	\$1,760,180	\$0	\$1,025,334	\$1,037,538	58.9%
Colonial Life & Accident Insurance Company	2.3%	15	\$1,104,055	\$1,118,200	\$0	\$453,759	\$450,121	40.3%
Continental General Insurance Company	0.0%	33	\$7,640	\$7,795	\$0	\$6,773	\$6,710	86.1%
Dentaquest National Insurance Company, Inc.	0.5%	24	\$248,111	\$248,111	\$0	\$126,612	\$119,559	48.2%
Dentegra Insurance Company	0.0%	37	\$3,683	\$3,683	\$0	\$2,274	\$2,204	59.8%
Family Life Insurance Company	0.0%	39	\$2,734	\$2,722	\$0	\$3,474	\$3,571	131.2%
Freedom Life Insurance Company Of America	4.2%	8	\$2,046,713	\$2,036,179	\$0	\$750,823	\$886,028	43.5%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Golden Rule Insurance Company	10.2%	3	\$4,974,131	\$4,974,862	\$0	\$2,558,380	\$2,536,123	51.0%
Guarantee Trust Life Insurance Company	0.1%	30	\$32,712	\$32,427	\$0	\$10,497	\$11,563	35.7%
Guardian Life Insurance Company Of America	1.5%	17	\$726,033	\$693,235	\$0	\$385,260	\$391,852	56.5%
Health Care Service Corporation	0.0%	43	\$418	\$418	\$0	\$24,405	\$24,132	5773.2%
Healthy Alliance Life Insurance Company	9.7%	4	\$4,739,105	\$4,739,105	\$0	\$2,657,781	\$2,629,394	55.5%
Humana Insurance Company	5.8%	6	\$2,816,563	\$2,818,751	\$0	\$1,643,837	\$1,623,314	57.6%
HumanaDental Insurance Company	0.6%	23	\$286,805	\$288,319	\$0	\$219,768	\$219,718	76.2%
Independence American Insurance Company	0.3%	25	\$123,022	\$123,022	\$0	\$68,937	\$81,476	66.2%
Life Insurance Company Of North America	0.0%	45	\$0	\$0	\$0	\$0	\$-3,869	42.3%
Manhattanlife Insurance & Annuity Company	3.9%	9	\$1,908,634	\$1,901,085	\$0	\$1,207,306	\$1,138,489	59.9%
Medico Insurance Company	0.8%	22	\$390,459	\$390,795	\$0	\$152,479	\$163,057	41.7%
Midwest National Life Ins Co of TN	0.0%	36	\$3,897	\$3,897	\$0	\$208	\$202	5.2%
Mutual Of Omaha Insurance Company	2.4%	14	\$1,170,471	\$1,164,830	\$0	\$701,421	\$719,684	61.8%
Nassau Life & Annuity Company	0.0%	31	\$22,790	\$22,790	\$0	\$4,891	\$4,537	19.9%
Nassau Life Insurance Company Of Kansas	0.0%	44	\$208	\$208	\$0	\$76	\$88	42.3%
National Foundation Life Insurance Company	0.0%	40	\$1,844	\$1,838	\$0	\$1,478	\$1,478	80.4%
National Health Insurance Company	3.2%	11	\$1,559,381	\$1,506,017	\$0	\$521,499	\$531,493	35.3%
Old Surety Life Insurance Company	0.0%	32	\$18,548	\$18,561	\$0	\$13,456	\$13,165	70.9%
Philadelphia American Life Insurance Company	0.1%	27	\$71,174	\$68,169	\$0	\$30,250	\$31,499	46.2%
Physicians Mutual Insurance Company	0.1%	28	\$53,100	\$53,381	\$0	\$49,164	\$49,716	93.1%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Renaissance Life & Health Insurance Co	2.7%	12	\$1,298,428	\$1,298,428	\$0	\$927,519	\$921,173	70.9%
Reserve National Insurance Company	1.1%	19	\$519,799	\$531,318	\$0	\$219,538	\$218,103	41.0%
Starmount Life Insurance Company	0.9%	20	\$462,879	\$462,879	\$0	\$357,590	\$350,247	75.7%
Sun Life Assurance Company Of Canada	0.0%	45	\$0	\$0	\$0	\$126	\$126	42.3%
Tier One Insurance Company	0.0%	35	\$5,758	\$8,387	\$0	\$0	\$3,007	35.9%
Transamerica Life Insurance Company	0.0%	34	\$6,017	\$6,062	\$0	\$0	\$0	0.0%
Truassure Insurance Company	0.9%	21	\$428,267	\$428,267	\$0	\$290,799	\$284,907	66.5%
Unicare Life & Health Insurance Company	0.0%	41	\$909	\$868	\$0	\$167	\$164	18.9%
United Healthcare Life Insurance Company	1.3%	18	\$640,990	\$640,990	\$0	\$310,147	\$303,880	47.4%
United National Life Ins Co of America	0.1%	29	\$41,649	\$41,642	\$0	\$26,766	\$22,902	55.0%
United Security Insurance Company	0.0%	42	\$619	\$670	\$0	\$277	\$-6,229	( 929.7%)
<b>Total</b>	<b>100.0%</b>		<b>\$48,792,644</b>	<b>\$48,759,717</b>	<b>\$0</b>	<b>\$25,668,713</b>	<b>\$25,805,617</b>	<b>52.9%</b>

## INDIVIDUAL: LIMITED BENEFIT

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Family Life Assurance Co of Col.	12.6%	2	\$12,589,949	\$12,524,032	\$0	\$6,728,691	\$6,356,825	50.8%
American Family Mutual Insurance Company	0.0%	82	\$276	\$276	\$0	\$0	\$0	0.0%
American Fidelity Assurance Company	0.0%	55	\$6,675	\$6,818	\$0	\$0	\$-214	(3.1%)
American General Life Insurance Co	0.0%	64	\$2,982	\$3,012	\$0	\$245	\$114	3.8%
American Heritage Life Insurance Company	0.1%	41	\$78,944	\$78,872	\$0	\$16,989	\$11,767	14.9%
American Income Life Insurance Co	0.0%	47	\$24,854	\$24,817	\$0	\$2,642	\$-3,166	(12.8%)
American Public Life Insurance Company	0.0%	50	\$14,773	\$14,726	\$0	\$14,093	\$13,833	93.9%
American Republic Insurance Company	0.4%	27	\$367,053	\$370,910	\$0	\$23,710	\$12,368	3.3%
Ameritas Life Insurance Corp	1.1%	15	\$1,056,301	\$1,056,447	\$0	\$639,411	\$645,355	61.1%
Assurity Life Insurance Company	0.3%	30	\$253,786	\$257,114	\$0	\$20,977	\$20,762	8.1%
Athene Annuity & Life Assurance Company	0.0%	95	\$27	\$30	\$0	\$0	\$0	0.0%
Atlanta Life Insurance Company	0.0%	77	\$699	\$624	\$0	\$0	\$0	0.0%
Bankers Fidelity Life Insurance Company	0.0%	42	\$39,761	\$36,608	\$0	\$120	\$-61	(0.2%)
Bankers Life & Casualty Company	0.2%	36	\$162,531	\$166,587	\$151	\$15,290	\$22,268	13.4%
CMFG Life Insurance Company	0.0%	91	\$83	\$83	\$0	\$0	\$0	0.0%
Catholic Financial Life	0.0%	79	\$351	\$359	\$0	\$0	\$0	0.0%
Chesapeake Life Insurance Company The	2.9%	9	\$2,925,104	\$2,923,332	\$0	\$1,127,644	\$970,209	33.2%
Citizens Security Life Ins Co	2.2%	10	\$2,163,141	\$2,229,342	\$0	\$1,195,591	\$1,209,826	54.3%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Colonial Life & Accident Insurance Company	0.7%	17	\$717,897	\$719,273	\$0	\$275,262	\$270,305	37.6%
Combined Insurance Co Of America	1.5%	13	\$1,473,912	\$1,484,220	\$0	\$353,185	\$394,407	26.6%
Commercial Travelers Life Insurance Company	0.0%	81	\$289	\$364	\$0	\$90	\$90	24.7%
Companion Life Insurance Company	0.6%	20	\$628,596	\$628,596	\$0	\$181,832	\$160,044	25.5%
Compbenefits Insurance Company	0.0%	87	\$120	\$120	\$0	\$50	\$51	42.5%
Continental Casualty Company	0.0%	80	\$308	\$308	\$0	\$0	\$0	0.0%
Continental General Insurance Company	0.0%	49	\$15,814	\$15,797	\$0	\$-671	\$-5,334	( 33.8%)
Continental Life Ins Co Of Brentwood TN	4.5%	7	\$4,510,370	\$4,513,892	\$0	\$1,629,033	\$1,644,511	36.4%
Cox Health Systems Insurance Company	7.6%	4	\$7,640,571	\$7,640,571	\$0	\$6,909,732	\$7,079,732	92.7%
Family Heritage Life Insurance Co Of America	0.9%	16	\$903,597	\$903,795	\$0	\$139,727	\$143,044	15.8%
Family Life Insurance Company	0.0%	45	\$30,678	\$29,872	\$0	\$24,043	\$21,626	72.4%
Federal Life Insurance Company	0.2%	34	\$183,098	\$176,695	\$0	\$8,198	\$34,169	19.3%
Fidelity Security Life Insurance Company	0.4%	24	\$414,913	\$414,913	\$0	\$150,077	\$149,868	36.1%
Freedom Life Insurance Company Of America	8.8%	3	\$8,844,157	\$8,682,535	\$0	\$3,460,859	\$4,084,078	47.0%
Gerber Life Insurance Company	0.0%	72	\$1,275	\$1,279	\$0	\$0	\$0	0.0%
Globe Life & Accident Insurance Company	0.0%	63	\$3,599	\$4,420	\$0	\$26,354	\$24,067	544.5%
Golden Rule Insurance Company	28.8%	1	\$28,842,725	\$28,857,095	\$0	\$13,729,767	\$13,418,099	46.5%
Guarantee Trust Life Insurance Company	7.4%	5	\$7,360,344	\$7,340,182	\$0	\$1,904,088	\$2,180,380	29.7%
Healthy Alliance Life Insurance Company	0.5%	23	\$497,663	\$497,663	\$0	\$169,456	\$166,804	33.5%
Heartland National Life Insurance Company	1.6%	12	\$1,644,091	\$1,620,427	\$0	\$331,461	\$396,507	24.5%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Horace Mann Life Insurance Company	0.0%	89	\$102	\$102	\$0	\$0	\$0	0.0%
Humana Insurance Company	0.6%	21	\$558,363	\$557,804	\$0	\$146,043	\$145,730	26.1%
Independence American Insurance Company	0.4%	26	\$399,754	\$401,965	\$0	\$172,052	\$231,163	57.5%
Jackson National Life Insurance Company	0.0%	58	\$5,218	\$5,244	\$0	\$0	\$0	0.0%
Jefferson National Life Insurance Company	0.0%	85	\$185	\$185	\$0	\$0	\$273	147.6%
Kansas City Life Insurance Company	0.0%	84	\$194	\$194	\$0	\$0	\$5	2.6%
Knights Of Columbus	0.0%	61	\$4,238	\$4,300	\$0	\$3,660	\$4,571	106.3%
Liberty National Life Insurance Company	0.1%	39	\$121,638	\$121,619	\$0	\$34,485	\$40,894	33.6%
Life Of The South Insurance Company	( 0.0%)	97	\$-971	\$-318	\$0	\$0	\$-281	88.4%
LifeSecure Insurance Company	0.0%	54	\$7,495	\$7,518	\$0	\$0	\$249	3.3%
Loyal American Life Insurance Company	0.7%	18	\$692,396	\$679,327	\$0	\$199,266	\$261,508	38.5%
Magna Insurance Company	0.1%	40	\$87,475	\$87,475	\$0	\$35,079	\$63,925	73.1%
Manhattanlife Insurance & Annuity Company	1.9%	11	\$1,888,048	\$1,770,011	\$0	\$923,317	\$933,693	52.8%
Massmutual Ascend Life Insurance Company	0.0%	94	\$41	\$41	\$0	\$0	\$1	2.4%
Medico Corp Life Insurance Company	0.0%	71	\$1,324	\$1,363	\$0	\$0	\$-21	( 1.5%)
Medico Insurance Company	1.3%	14	\$1,339,838	\$1,335,206	\$0	\$348,620	\$370,767	27.8%
Metropolitan Life Insurance Company	0.0%	70	\$1,400	\$1,387	\$0	\$0	\$0	0.0%
Midwest National Life Ins Co of TN	0.0%	59	\$4,869	\$4,907	\$0	\$2,440	\$2,470	50.3%
Mutual Of Omaha Insurance Company	0.6%	19	\$632,260	\$631,341	\$0	\$234,096	\$248,616	39.4%
Nassau Life & Annuity Company	0.2%	38	\$152,720	\$152,720	\$0	\$46,685	\$43,307	28.4%



Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Nassau Life Insurance Company Of Kansas	0.0%	76	\$885	\$885	\$0	\$0	\$0	0.0%
National Foundation Life Insurance Company	0.0%	56	\$5,921	\$5,847	\$0	\$1,225	\$1,224	20.9%
National Health Insurance Company	0.3%	29	\$286,724	\$276,911	\$0	\$66,936	\$95,341	34.4%
National Teachers Associates Life Insurance Co	0.0%	53	\$8,764	\$8,668	\$0	\$0	\$0	0.0%
National Union Fire Ins Co of Pittsburgh	0.0%	86	\$183	\$183	\$0	\$0	\$0	0.0%
Nationwide Life Insurance Company	0.0%	92	\$75	\$73	\$0	\$0	\$0	0.0%
New York Life Insurance Company	0.0%	60	\$4,440	\$4,405	\$0	\$0	\$-227	( 5.2%)
Old American Insurance Company	0.0%	65	\$2,373	\$2,483	\$0	\$21,000	\$18,436	742.5%
Pan–American Life Insurance Company	0.0%	83	\$228	\$230	\$0	\$0	\$0	0.0%
Paul Revere Life Insurance Company	0.0%	51	\$10,366	\$11,561	\$0	\$1,812	\$-2,424	( 21.0%)
Philadelphia American Life Insurance Company	3.3%	8	\$3,343,933	\$3,231,726	\$0	\$1,831,697	\$1,794,703	55.5%
Physicians Mutual Insurance Company	0.4%	28	\$356,224	\$362,325	\$0	\$170,711	\$135,407	37.4%
Primerica Life Insurance Company	0.0%	74	\$1,106	\$1,295	\$0	\$0	\$-81	( 6.3%)
Professional Insurance Company	0.0%	62	\$4,056	\$4,114	\$0	\$9,065	\$9,065	220.3%
Provident Life & Accident Insurance Company	0.0%	68	\$1,470	\$1,440	\$0	\$0	\$0	0.0%
Prudential Insurance Company Of America The	0.0%	52	\$9,251	\$8,518	\$0	\$10,292	\$12,086	141.9%
Reserve National Insurance Company	4.6%	6	\$4,616,450	\$4,720,312	\$0	\$2,172,371	\$2,009,757	42.6%
Silac Insurance Company	0.5%	22	\$524,675	\$532,076	\$0	\$319,859	\$322,720	60.7%
Slovene National Benefit Society	0.0%	90	\$94	\$94	\$0	\$0	\$0	0.0%
Standard Life & Accident Insurance Company	0.2%	37	\$159,912	\$171,423	\$0	\$56,953	\$62,627	36.5%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Sterling Investors Life Insurance Company	0.2%	32	\$215,574	\$224,142	\$0	\$75,630	\$83,874	37.4%
The Reliable Life Insurance Company	0.0%	44	\$32,585	\$32,582	\$0	\$5,868	\$1,920	5.9%
Thrivent Financial For Lutherans	0.0%	57	\$5,621	\$5,852	\$1,982	\$1,578	\$1,578	27.0%
Transamerica Financial Life Ins Co	0.0%	93	\$70	\$70	\$0	\$0	\$0	0.0%
Transamerica Life Insurance Company	0.0%	46	\$26,305	\$26,509	\$0	\$3,932	\$3,858	14.6%
Trustmark Insurance Company	0.0%	73	\$1,107	\$1,106	\$0	\$0	\$0	0.0%
USAA Life Insurance Company	0.0%	69	\$1,450	\$1,486	\$0	\$0	\$0	0.0%
Unified Life Insurance Company	0.0%	75	\$1,078	\$1,092	\$0	\$0	\$0	0.0%
Union Fidelity Life Insurance Company	0.0%	66	\$1,935	\$1,955	\$0	\$0	\$0	0.0%
United American Insurance Company	0.2%	33	\$195,618	\$198,331	\$0	\$104,409	\$104,451	52.7%
United Commercial Travelers Of America	0.2%	31	\$235,877	\$238,898	\$0	\$78,496	\$78,278	32.8%
United Healthcare Life Insurance Company	0.0%	78	\$384	\$384	\$0	\$0	\$0	0.0%
United Insurance Company Of America	0.0%	67	\$1,846	\$1,771	\$0	\$5,096	\$2,541	143.5%
United National Life Ins Co of America	0.4%	25	\$402,738	\$399,293	\$0	\$110,183	\$128,257	32.1%
United Security Assurance Company Of PA	0.0%	48	\$21,653	\$21,708	\$0	\$0	\$347	1.6%
Washington National Insurance Company	0.2%	35	\$182,345	\$188,814	\$0	\$39,116	\$61,647	32.6%
Western & Southern Life Insurance Company	0.0%	88	\$106	\$106	\$0	\$0	\$0	0.0%
Wilcac Life Insurance Company	0.0%	96	\$0	\$0	\$0	\$0	\$61	0.0%
Woodmen Of The World Life Insurance Society	0.0%	43	\$33,073	\$33,139	\$0	\$200	\$117	0.4%
<b>Total</b>	<b>100.0%</b>		<b>\$99,994,389</b>	<b>\$99,710,204</b>	<b>\$2,133</b>	<b>\$46,310,118</b>	<b>\$46,694,767</b>	<b>46.8%</b>

## INDIVIDUAL: SHORT TERM CREDIT DISABILITY

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Federated Life Insurance Company	45.9%	2	\$1,344,528	\$1,240,590	\$0	\$255,177	\$287,464	23.2%
American National Insurance Company	4.3%	3	\$126,853	\$145,095	\$0	\$27,614	\$29,428	20.3%
Life Of The South Insurance Company	47.4%	1	\$1,388,950	\$1,457,832	\$0	\$254,787	\$373,672	25.6%
Medico Insurance Company	0.1%	6	\$2,031	\$2,025	\$0	\$0	\$13	0.6%
Mountain Life Insurance Company	2.4%	4	\$69,097	\$0	\$0	\$5,034	\$0	20.3%
Old United Life Insurance Company	( 0.2%)	7	\$–6,829	\$10,120	\$0	\$0	\$0	0.0%
Stellar National Life Insurance Company	0.2%	5	\$5,879	\$5,879	\$0	\$0	\$0	0.0%
<b>Total</b>	<b>100.0%</b>		<b>\$2,930,509</b>	<b>\$2,861,541</b>	<b>\$0</b>	<b>\$542,612</b>	<b>\$690,577</b>	<b>24.1%</b>

## INDIVIDUAL: LONG TERM CREDIT DISABILITY

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Protective Life Insurance Company	–		\$0	\$59	\$0	\$0	\$–9	( 15.3%)
<b>Total</b>	<b>100.0%</b>		<b>\$0</b>	<b>\$59</b>	<b>\$0</b>	<b>\$0</b>	<b>\$–9</b>	<b>( 15.3%)</b>

## INDIVIDUAL: STOP LOSS

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Berkshire Hathaway Specialty Ins Co	65.0%	1	\$2,055,791	\$2,055,791	\$11,645	\$1,377,124	\$1,605,999	78.1%
Surety Life Insurance Company	35.0%	2	\$1,106,550	\$1,106,550	\$0	\$0	\$80,000	7.2%
<b>Total</b>	<b>100.0%</b>		<b>\$3,162,341</b>	<b>\$3,162,341</b>	<b>\$11,645</b>	<b>\$1,377,124</b>	<b>\$1,685,999</b>	<b>53.3%</b>

## INDIVIDUAL: MEDICARE PART D

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Anthem Insurance Companies Inc	8.9%	4	\$14,561,016	\$9,489,156	\$0	\$7,945,140	\$7,777,219	82.0%
Coventry Health & Life Insurance Company	0.0%	8	\$0	\$0	\$0	\$-276	\$-276	105.3%
Elixir Insurance Company	0.5%	7	\$770,046	\$770,046	\$0	\$905,431	\$810,902	105.3%
First Health Life & Health Insurance Company	( 0.0%)	9	\$-12,634	\$-12,634	\$0	\$-2,109	\$-18,307	144.9%
Humana Insurance Company	27.1%	3	\$44,095,451	\$44,095,451	\$0	\$36,491,014	\$37,928,544	86.0%
Medco Containment Life Insurance Company	3.7%	5	\$6,048,637	\$6,048,637	\$0	\$10,080,874	\$5,014,318	82.9%
Omaha Health Insurance Company	1.6%	6	\$2,680,327	\$2,680,327	\$0	\$2,460,389	\$1,889,374	70.5%
Silverscript Insurance Company	28.3%	2	\$46,164,980	\$51,890,591	\$0	\$40,536,471	\$39,031,762	75.2%
Wellcare Prescription Insurance Inc	29.9%	1	\$48,686,303	\$48,784,433	\$0	\$30,360,452	\$31,806,210	65.2%
<b>Total</b>	<b>100.0%</b>		<b>\$162,994,126</b>	<b>\$163,746,007</b>	<b>\$0</b>	<b>\$128,777,386</b>	<b>\$124,239,746</b>	<b>75.9%</b>

# INDIVIDUAL:

## MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Aetna Life Insurance Company	3.0%	6	\$53,400,948	\$39,825,398	\$0	\$29,878,217	\$29,840,572	74.9%
Anthem Insurance Companies Inc	7.1%	5	\$123,745,922	\$122,162,064	\$0	\$94,839,928	\$102,876,550	84.2%
Compbenefits Insurance Company	2.1%	7	\$36,226,569	\$36,226,569	\$0	\$31,922,904	\$32,514,031	89.8%
Coventry Health & Life Insurance Company	18.8%	2	\$329,185,985	\$328,709,210	\$0	\$272,740,966	\$265,673,270	80.8%
First Health Life & Health Insurance Company	0.0%	11	\$860	\$860	\$0	\$1	\$0	0.0%
Humana Insurance Company	14.3%	3	\$251,019,454	\$250,703,572	\$0	\$201,197,856	\$202,413,942	80.7%
Lasso Healthcare Insurance Company	0.0%	9	\$386,962	\$386,962	\$0	\$240,413	\$228,272	59.0%
Medica Insurance Company	0.0%	10	\$13,115	\$13,115	\$0	\$18,564	\$20,917	159.5%
Missouri Valley Life & Health Insurance Co	7.8%	4	\$136,395,383	\$136,395,383	\$0	\$136,849,843	\$143,005,314	104.8%
UnitedHealthcare Insurance Company Of The River Valley	44.9%	1	\$786,639,816	\$785,479,184	\$0	\$675,742,379	\$708,465,257	90.2%
Wellcare Of Missouri Health Insurance Company Inc	2.1%	8	\$36,040,816	\$35,560,411	\$0	\$21,383,186	\$25,952,617	73.0%
<b>Total</b>	<b>100.0%</b>		<b>\$1,753,055,830</b>	<b>\$1,735,462,728</b>	<b>\$0</b>	<b>\$1,464,814,257</b>	<b>\$1,510,990,742</b>	<b>87.1%</b>

## TOTAL INDIVIDUAL ACCIDENT & HEALTH

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AAA Life Insurance Company	0.0%	180	\$124,508	\$125,878	\$0	\$17,763	\$15,461	12.3%
Ability Insurance Company	0.0%	93	\$1,854,865	\$1,819,143	\$0	\$2,734,498	\$2,723,329	149.7%
Accendo Insurance Company	0.0%	112	\$1,222,874	\$1,218,260	\$0	\$809,720	\$869,640	71.4%
Aetna Health & Life Insurance Company	0.3%	33	\$16,730,287	\$16,732,725	\$0	\$14,466,300	\$14,511,450	86.7%
Aetna Health Insurance Company	0.0%	154	\$309,308	\$308,658	\$0	\$411,973	\$424,100	137.4%
Aetna Life Insurance Company	1.1%	15	\$55,652,317	\$40,209,687	\$0	\$33,649,829	\$33,131,535	82.4%
All Savers Insurance Company	0.0%	295	\$0	\$0	\$0	\$-10,971	\$-10,971	0.0%
Allianz Life Insurance Co Of North America	0.1%	69	\$4,481,923	\$4,669,363	\$0	\$6,241,007	\$6,467,874	138.5%
Allianz Life Insurance Company Of New York	0.0%	237	\$6,477	\$6,477	\$0	\$0	\$0	0.0%
Amalgamated Life Insurance Company	0.0%	173	\$167,448	\$167,448	\$0	\$97,700	\$125,270	74.8%
American Bankers Life Assurance Of Florida	0.0%	285	\$311	\$311	\$0	\$0	\$-70	( 22.5%)
American Continental Insurance Company	0.1%	59	\$5,791,743	\$5,813,000	\$0	\$4,498,915	\$4,468,845	76.9%
American Family Life Assurance Co of Col.	1.8%	10	\$89,179,262	\$88,813,240	\$0	\$44,272,388	\$41,996,114	47.3%
American Family Mutual Insurance Company	0.1%	70	\$4,392,944	\$4,394,397	\$0	\$3,171,909	\$4,518,102	102.8%
American Federated Life Insurance Company	0.0%	107	\$1,344,528	\$1,240,590	\$0	\$255,177	\$287,464	23.2%
American Fidelity Assurance Company	0.2%	48	\$8,510,630	\$8,539,161	\$0	\$3,486,534	\$3,491,787	40.9%
American General Life Insurance Co	0.0%	106	\$1,345,644	\$1,358,486	\$0	\$1,013,870	\$998,078	73.5%
American Health & Life Insurance Company	0.0%	266	\$1,257	\$1,606	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Heritage Life Insurance Company	0.0%	96	\$1,674,890	\$1,677,715	\$0	\$1,266,440	\$1,202,124	71.7%
American Home Assurance Company	0.0%	263	\$1,650	\$1,450	\$0	\$0	\$23	1.6%
American Home Life Insurance Company	0.0%	282	\$534	\$547	\$0	\$0	\$0	0.0%
American Income Life Insurance Co	0.0%	90	\$2,026,425	\$2,023,725	\$0	\$255,169	\$420,452	20.8%
American National Insurance Company	0.0%	165	\$224,981	\$244,340	\$0	\$207,157	\$290,333	118.8%
American National Life Ins Co Of TX	0.0%	174	\$167,214	\$172,476	\$0	\$121,264	\$120,417	69.8%
American Progressive Life & Health Ins Co of NY	0.0%	250	\$3,881	\$3,975	\$0	\$0	\$0	0.0%
American Public Life Insurance Company	0.0%	201	\$52,013	\$51,919	\$0	\$24,578	\$24,416	47.0%
American Republic Corp Insurance Company	0.1%	78	\$3,463,236	\$3,467,159	\$0	\$2,246,758	\$2,242,154	64.7%
American Republic Insurance Company	0.1%	77	\$3,489,844	\$3,568,200	\$0	\$3,202,688	\$2,570,453	72.0%
American Retirement Life Insurance Company	0.0%	95	\$1,717,139	\$1,720,833	\$0	\$1,424,977	\$1,414,958	82.2%
American United Life Insurance Company	0.0%	244	\$4,751	\$5,171	\$0	\$0	\$0	0.0%
Americo Financial Life & Annuity Ins Co	0.1%	80	\$3,336,210	\$3,458,081	\$0	\$3,205,206	\$3,084,944	89.2%
Ameritas Life Insurance Corp	0.2%	47	\$9,588,169	\$9,523,713	\$0	\$4,460,758	\$4,613,994	48.4%
Anthem Insurance Companies Inc	3.0%	7	\$145,290,168	\$138,634,450	\$0	\$108,360,686	\$115,817,283	83.5%
Arch Insurance Company	0.0%	216	\$25,253	\$24,022	\$0	\$679	\$9,308	38.7%
Aspen American Insurance Company	( 0.0%)	302	\$-99,573	\$-99,573	\$0	\$146,405	\$1,762,848	( 1770.4%)
AssuranceAmerica Insurance Company	0.0%	231	\$9,816	\$13,048	\$0	\$0	\$0	0.0%
Assured Life Association	0.0%	133	\$726,000	\$737,086	\$0	\$605,764	\$544,350	73.9%
Assurity Life Insurance Company	0.0%	113	\$1,217,032	\$1,221,479	\$0	\$400,525	\$265,335	21.7%



Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Athene Annuity & Life Assurance Company	0.0%	219	\$19,696	\$19,744	\$0	\$28,027	\$19,442	98.5%
Athene Annuity & Life Company	0.0%	268	\$970	\$1,041	\$0	\$0	\$0	0.0%
Atlanta Life Insurance Company	0.0%	275	\$699	\$624	\$0	\$0	\$0	0.0%
Auto Club Life Insurance Company	0.0%	255	\$2,950	\$3,114	\$0	\$120	\$15,069	483.9%
Auto Owners Life Insurance Company	0.0%	141	\$551,876	\$552,157	\$0	\$104,840	\$180,949	32.8%
Baltimore Life Insurance Company The	0.0%	294	\$11	\$11	\$0	\$0	\$0	0.0%
Bankers Fidelity Assurance Company	0.0%	199	\$54,474	\$0	\$0	\$0	\$0	1066.8%
Bankers Fidelity Life Insurance Company	0.0%	129	\$772,491	\$649,293	\$0	\$369,602	\$360,005	55.4%
Bankers Life & Casualty Company	0.4%	29	\$19,040,001	\$20,493,163	\$151	\$19,759,513	\$23,157,713	113.0%
Banner Life Insurance Company	0.0%	167	\$199,608	\$199,608	\$0	\$0	\$0	0.0%
Berkley Life & Health Insurance Company	0.3%	34	\$16,411,435	\$16,622,081	\$0	\$10,573,753	\$8,975,591	54.0%
Berkshire Hathaway Specialty Ins Co	0.0%	88	\$2,055,791	\$2,055,791	\$11,645	\$1,377,124	\$1,605,999	78.1%
Berkshire Life Insurance Company Of America	0.2%	52	\$7,665,073	\$7,874,491	\$0	\$2,023,337	\$7,720,889	98.0%
Best Life & Health Insurance Company	0.0%	110	\$1,269,937	\$1,260,716	\$0	\$737,765	\$727,356	57.7%
Blue Cross & Blue Shield Of Kansas City	2.5%	9	\$123,444,440	\$123,444,440	\$0	\$104,657,000	\$105,250,128	85.3%
Boston Mutual Life Insurance Company	0.0%	190	\$74,796	\$27,655	\$0	\$58,090	\$57,204	206.8%
Brighthouse Life Insurance Company	0.0%	108	\$1,331,955	\$1,674,462	\$0	\$2,201,813	\$5,128,890	306.3%
CIGNA Health & Life Insurance Company	6.3%	6	\$308,271,716	\$307,413,480	\$0	\$315,217,883	\$312,733,393	101.7%
CIGNA National Health Insurance Company	0.0%	215	\$26,641	\$26,618	\$0	\$20,638	\$20,504	77.0%
CMFG Life Insurance Company	0.0%	100	\$1,423,708	\$1,421,853	\$0	\$610,133	\$647,645	45.5%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Canada Life Assurance Company	0.0%	213	\$32,959	\$34,484	\$0	\$278,309	\$82,238	238.5%
Capitol Life Insurance Company	0.0%	229	\$11,060	\$10,998	\$0	\$16,595	\$17,230	156.7%
Catholic Financial Life	0.0%	284	\$351	\$359	\$0	\$0	\$0	0.0%
Catholic Order Of Foresters	0.0%	205	\$40,287	\$40,287	\$0	\$0	\$0	0.0%
Celtic Insurance Company	17.8%	1	\$865,592,211	\$865,591,860	\$0	\$679,472,124	\$672,074,421	77.6%
Central Security Life Insurance Co	0.0%	271	\$856	\$855	\$0	\$533	\$533	62.3%
Central States Health & Life Co Of Omaha	0.0%	193	\$69,179	\$71,293	\$0	\$100,732	\$88,173	123.7%
Central States Indemnity Company Of Omaha	0.0%	224	\$13,220	\$13,304	\$0	\$0	\$5,485	41.2%
Centre Life Insurance Company	0.0%	191	\$69,820	\$70,080	\$0	\$16,689	\$3,032	4.3%
Chesapeake Life Insurance Company The	0.2%	51	\$7,685,966	\$7,695,038	\$0	\$2,550,628	\$2,050,693	26.6%
Christian Fidelity Life Insurance Co	0.0%	86	\$2,114,503	\$2,202,570	\$0	\$1,693,896	\$1,604,236	72.8%
Cincinnati Life Insurance Company The	0.0%	207	\$36,892	\$37,306	\$0	\$36,500	\$36,408	97.6%
Citizens Security Life Ins Co	0.1%	74	\$3,871,042	\$3,989,522	\$0	\$2,220,925	\$2,247,364	56.3%
Colonial Life & Accident Insurance Company	0.3%	37	\$12,597,998	\$12,650,145	\$0	\$4,954,839	\$4,591,864	36.3%
Colonial Penn Life Insurance Company	0.2%	45	\$10,064,055	\$10,230,007	\$0	\$7,259,531	\$7,123,932	69.6%
Columbian Mutual Life Insurance Co	0.0%	251	\$3,875	\$3,885	\$0	\$839	\$802	20.6%
Combined Insurance Co Of America	0.1%	55	\$6,258,427	\$6,312,738	\$0	\$4,459,895	\$4,250,508	67.3%
Commercial Travelers Life Insurance Company	0.0%	258	\$2,546	\$2,818	\$0	\$1,090	\$1,090	38.7%
Commonwealth Annuity & Life Insurance Co	0.0%	281	\$589	\$589	\$0	\$14,500	\$14,500	2461.8%
Companion Life Insurance Company	0.1%	66	\$4,730,885	\$4,815,956	\$0	\$3,614,599	\$3,409,088	70.8%
Compbenefits Insurance Company	0.7%	21	\$36,226,689	\$36,226,689	\$0	\$31,922,954	\$32,514,082	89.8%
Connecticut General Life Ins Co	0.0%	212	\$33,624	\$34,890	\$0	\$403,883	\$975,199	2795.1%
Continental Casualty Company	0.1%	76	\$3,518,896	\$3,690,530	\$0	\$11,292,410	\$12,112,113	328.2%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Continental General Insurance Company	0.1%	82	\$2,711,560	\$2,920,547	\$0	\$2,970,825	\$2,029,465	69.5%
Continental Life Ins Co Of Brentwood TN	0.2%	50	\$7,693,252	\$7,699,261	\$0	\$4,087,680	\$4,126,520	53.6%
Country Life Insurance Company	0.0%	116	\$1,067,230	\$1,073,976	\$0	\$632,177	\$604,832	56.3%
Coventry Health & Life Insurance Company	6.8%	4	\$329,185,985	\$328,709,210	\$0	\$272,791,455	\$265,723,759	80.8%
Cox Health Systems Insurance Company	0.4%	31	\$17,832,465	\$17,832,465	\$0	\$14,931,301	\$14,340,436	80.4%
Croatian Fraternal Union Of America	0.0%	287	\$268	\$360	\$0	\$0	\$0	0.0%
Dentaquest National Insurance Company, Inc.	0.0%	161	\$248,111	\$248,111	\$0	\$126,612	\$119,559	48.2%
Dentegra Insurance Company	0.0%	252	\$3,683	\$3,683	\$0	\$2,274	\$2,204	59.8%
EMC National Life Company	0.0%	234	\$6,834	\$6,836	\$0	\$1,167	\$1,308	19.1%
Elips Life Insurance Company	0.0%	166	\$221,465	\$230,017	\$0	\$89,403	\$118,218	51.4%
Elixir Insurance Company	0.0%	130	\$770,046	\$770,046	\$0	\$905,431	\$810,902	105.3%
Empower Annuity Insurance Company Of America	0.0%	295	\$0	\$24,810	\$0	\$0	\$0	0.0%
Epic Life Insurance Company The	0.0%	276	\$660	\$553	\$0	\$0	\$-2,723	( 492.4%)
Equitable Financial Life Insurance Company	0.0%	94	\$1,844,240	\$1,817,336	\$0	\$1,222,076	\$1,217,794	67.0%
Everest Reinsurance Company	0.1%	81	\$3,221,626	\$3,295,844	\$0	\$2,639,737	\$2,071,008	62.8%
Everlake Life Insurance Company	0.0%	247	\$4,411	\$4,465	\$0	\$49,538	\$46,706	1046.0%
Family Heritage Life Insurance Co Of America	0.2%	42	\$11,132,591	\$11,135,027	\$0	\$2,315,486	\$2,308,816	20.7%
Family Life Insurance Company	0.0%	181	\$111,539	\$111,451	\$0	\$100,480	\$95,285	85.5%
Farm Bureau Life Ins Co of MO	0.0%	232	\$8,427	\$7,945	\$0	\$7,200	\$7,200	90.6%
Farmers Mutual Hail Insurance Company Of IA	0.0%	289	\$165	\$182	\$0	\$0	\$0	0.0%
Farmers New World Life Insurance Company	0.0%	138	\$589,680	\$589,680	\$0	\$393,112	\$393,112	66.7%
Federal Insurance Company	0.0%	132	\$759,892	\$755,300	\$0	\$14,543	\$-234,840	( 31.1%)

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Federal Life Insurance Company	0.0%	171	\$185,438	\$179,082	\$0	\$11,318	\$37,452	20.9%
Federated Life Insurance Company	0.0%	105	\$1,382,217	\$1,394,701	\$0	\$191,708	\$-176,474	(12.7%)
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	248	\$4,385	\$4,385	\$0	\$0	\$0	0.0%
Fidelity Security Life Insurance Company	0.0%	142	\$487,063	\$491,433	\$0	\$174,077	\$148,534	30.2%
First Health Life & Health Insurance Company	0.0%	118	\$1,030,011	\$1,030,011	\$0	\$-46,934	\$-64,031	(6.2%)
Forethought Life Insurance Company	0.0%	122	\$955,980	\$955,431	\$0	\$41,280	\$41,116	4.3%
Freedom Life Insurance Company Of America	0.7%	23	\$31,856,436	\$31,724,366	\$0	\$14,562,414	\$17,184,761	54.2%
Garden State Life Insurance Company	0.0%	176	\$161,438	\$165,042	\$0	\$140,539	\$140,120	84.9%
Genworth Life & Annuity Insurance Company	0.0%	169	\$196,525	\$201,125	\$0	\$460,111	\$667,818	332.0%
Genworth Life Insurance Company	0.9%	20	\$44,206,707	\$44,671,702	\$0	\$41,390,536	\$48,442,231	108.4%
Gerber Life Insurance Company	0.0%	134	\$725,313	\$727,662	\$0	\$353,624	\$391,526	53.8%
Globe Life & Accident Insurance Company	0.0%	97	\$1,594,461	\$1,650,499	\$0	\$1,000,024	\$1,000,589	60.6%
Golden Rule Insurance Company	1.6%	13	\$75,568,472	\$75,675,218	\$0	\$47,470,259	\$45,267,353	59.8%
Government Personnel Mutual Life Insurance Co	0.0%	159	\$283,657	\$282,096	\$0	\$242,059	\$235,253	83.4%
Gpm Health & Life Insurance Company	0.0%	137	\$589,785	\$597,740	\$0	\$561,113	\$528,462	88.4%
Great Southern Life Insurance Company	0.0%	210	\$34,395	\$34,633	\$0	\$41,603	\$42,588	123.0%
Guarantee Trust Life Insurance Company	0.2%	40	\$11,850,440	\$11,880,958	\$0	\$6,718,793	\$7,444,935	62.7%
Guardian Life Insurance Company Of America	0.0%	101	\$1,418,777	\$1,354,809	\$7,412	\$2,267,174	\$2,842,721	209.8%
HCC Life Insurance Company	(0.0%)	303	\$-397,597	\$-319,708	\$0	\$0	\$42,056	(13.2%)

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Hartford Life & Accident Insurance Company	0.0%	241	\$5,562	\$5,442	\$0	\$151,296	\$34,226	628.9%
Health Care Service Corporation	0.0%	91	\$1,888,211	\$1,888,211	\$0	\$2,410,808	\$2,415,741	127.9%
Healthy Alliance Life Insurance Company	8.8%	3	\$426,758,671	\$426,372,768	\$0	\$316,007,705	\$315,289,187	73.9%
Heartland National Life Insurance Company	0.0%	87	\$2,096,612	\$2,077,801	\$0	\$704,879	\$728,125	35.0%
Horace Mann Life Insurance Company	0.0%	249	\$4,263	\$4,233	\$0	\$0	\$-151	( 3.6%)
Humana Insurance Company	6.3%	5	\$308,982,251	\$308,667,998	\$0	\$247,776,990	\$250,390,635	81.1%
HumanaDental Insurance Company	0.1%	62	\$5,382,391	\$5,383,905	\$0	\$4,913,120	\$4,773,551	88.7%
IA American Life Insurance Company	0.0%	291	\$94	\$0	\$0	\$0	\$0	0.0%
IdeaLife Insurance Company	0.0%	239	\$6,353	\$5,968	\$0	\$614	\$562	9.4%
Illinois Mutual Life Insurance Company	0.0%	117	\$1,063,052	\$1,100,214	\$0	\$1,055,369	\$-49,525	( 4.5%)
Independence American Insurance Company	0.0%	140	\$564,448	\$564,406	\$0	\$253,812	\$349,599	61.9%
Individual Assurance Co Life Health & Accident	0.1%	61	\$5,556,926	\$5,679,693	\$0	\$4,719,979	\$4,567,374	80.4%
Jackson National Life Insurance Company	0.0%	153	\$336,840	\$250,624	\$0	\$1,859,161	\$1,772,828	707.4%
Jefferson National Life Insurance Company	0.0%	227	\$11,864	\$11,594	\$0	\$4,755	\$8,112	70.0%
John Alden Life Insurance Company	0.0%	160	\$278,748	\$284,001	\$0	\$1,214,288	\$1,487,649	523.8%
John Hancock Life & Health Insurance Company	0.0%	198	\$56,348	\$55,739	\$0	\$360,787	\$594,616	1066.8%
John Hancock Life Insurance Company (usa)	0.5%	27	\$22,839,206	\$22,983,866	\$0	\$19,168,034	\$27,902,289	121.4%
Kansas City Life Insurance Company	0.0%	246	\$4,598	\$4,605	\$0	\$28,300	\$22,414	486.7%
Knights Of Columbus	0.1%	72	\$4,245,652	\$4,333,004	\$0	\$1,769,661	\$2,694,168	62.2%
Lafayette Life Insurance Company The	0.0%	270	\$867	\$867	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Lasso Healthcare Insurance Company	0.0%	151	\$386,962	\$386,962	\$0	\$240,413	\$228,272	59.0%
Leaders Life Insurance Company	0.0%	245	\$4,727	\$4,490	\$0	\$4,085	\$2,153	48.0%
Liberty Bankers Life Insurance Company	0.0%	223	\$14,579	\$14,397	\$0	\$6,866	\$7,056	49.0%
Liberty National Life Insurance Company	0.1%	68	\$4,574,659	\$4,588,564	\$0	\$1,167,338	\$1,130,258	24.6%
Life Insurance Company Of North America	0.0%	221	\$16,931	\$15,823	\$0	\$0	\$-3,869	( 24.5%)
Life Insurance Company Of The Southwest	0.0%	293	\$40	\$40	\$0	\$0	\$0	0.0%
Life Of The South Insurance Company	0.0%	104	\$1,387,979	\$1,457,514	\$0	\$254,787	\$373,392	25.6%
LifeSecure Insurance Company	0.0%	124	\$932,256	\$942,144	\$0	\$110,771	\$110,176	11.7%
Lifeshield National Insurance Co	0.0%	157	\$293,838	\$298,057	\$0	\$293,276	\$293,148	98.4%
Lincoln Benefit Life Company	0.0%	111	\$1,228,352	\$1,219,405	\$0	\$4,779,579	\$7,598,429	623.1%
Lincoln Heritage Life Insurance Company	0.0%	214	\$32,507	\$32,508	\$0	\$0	\$0	0.0%
Lincoln Life & Annuity Company Of New York	0.0%	278	\$639	\$580	\$0	\$0	\$0	0.0%
Lincoln National Life Insurance Company, The	0.0%	178	\$155,563	\$238,213	\$0	\$374,777	\$241,780	101.5%
Loyal American Life Insurance Company	0.1%	65	\$4,766,647	\$4,747,791	\$0	\$2,254,575	\$2,403,279	50.6%
Lumico Life Insurance Company	0.1%	60	\$5,593,545	\$5,762,751	\$0	\$5,243,686	\$5,209,929	90.4%
MONY Life Insurance Company	0.0%	189	\$81,425	\$84,885	\$27,824	\$123,580	\$10,733	12.6%
Madison National Life Insurance Company Inc	0.0%	267	\$1,152	\$1,132	\$0	\$0	\$14	1.2%
Magna Insurance Company	0.0%	187	\$87,475	\$87,475	\$0	\$35,079	\$63,925	73.1%
Manhattan Life Insurance Company	0.3%	36	\$15,176,495	\$14,323,460	\$0	\$12,274,072	\$11,843,966	82.7%
Manhattan National Life Insurance Company	0.0%	280	\$605	\$591	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Manhattanlife Insurance & Annuity Company	0.2%	49	\$8,320,543	\$8,115,697	\$0	\$3,917,919	\$4,065,951	50.1%
Massachusetts Mutual Life Insurance Company	0.2%	43	\$10,496,907	\$10,763,804	\$493,467	\$10,462,809	\$5,721,359	53.2%
Massmutual Ascend Life Insurance Company	0.0%	172	\$174,864	\$167,316	\$0	\$122,293	\$266,813	159.5%
MedAmerica Insurance Company	0.0%	123	\$947,511	\$990,485	\$0	\$621,466	\$640,236	64.6%
Medco Containment Life Insurance Company	0.1%	57	\$6,048,637	\$6,048,637	\$0	\$10,080,874	\$5,014,318	82.9%
Medica Central Insurance Company	0.6%	24	\$29,535,403	\$29,535,403	\$0	\$23,420,222	\$23,324,340	79.0%
Medica Insurance Company	1.7%	11	\$84,668,634	\$84,668,634	\$0	\$102,188,322	\$106,133,446	125.4%
Medico Corp Life Insurance Company	0.3%	39	\$12,193,952	\$12,198,740	\$0	\$9,436,113	\$9,578,786	78.5%
Medico Insurance Company	0.0%	89	\$2,041,002	\$2,039,944	\$0	\$740,109	\$780,869	38.3%
Metropolitan Life Insurance Company	0.3%	38	\$12,543,251	\$12,586,625	\$0	\$9,482,869	\$6,759,787	53.7%
Metropolitan Tower Life Insurance Company	0.0%	196	\$59,166	\$66,354	\$0	\$500,748	\$319,013	480.8%
Midwest National Life Ins Co of TN	0.0%	200	\$54,382	\$54,531	\$0	\$21,598	\$8,138	14.9%
Minnesota Life Insurance Company	0.0%	149	\$420,555	\$436,637	\$0	\$333,591	\$-276,717	( 63.4%)
Missouri Valley Life & Health Insurance Co	2.8%	8	\$136,933,904	\$136,933,904	\$0	\$137,253,344	\$143,468,269	104.8%
Mountain Life Insurance Company	0.0%	194	\$69,097	\$0	\$0	\$5,034	\$0	123.7%
Mutual Of Omaha Insurance Company	1.6%	12	\$77,069,434	\$77,450,052	\$0	\$54,378,691	\$55,044,246	71.1%
Nassau Life & Annuity Company	0.0%	175	\$167,163	\$167,163	\$0	\$1,529,392	\$1,418,726	848.7%
Nassau Life Insurance Company	0.0%	254	\$3,361	\$3,361	\$0	\$0	\$0	0.0%
Nassau Life Insurance Company Of Kansas	0.0%	195	\$66,370	\$66,370	\$0	\$94,796	\$110,481	166.5%
National Casualty Company	0.0%	286	\$310	\$292	\$0	\$0	\$0	0.0%
National Foundation Life Insurance Company	0.0%	211	\$33,798	\$33,165	\$0	\$996,343	\$995,931	3003.0%



Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
National Guardian Life Insurance Company	0.0%	136	\$607,536	\$623,987	\$0	\$16,556	\$20,279	3.2%
National Health Insurance Company	1.1%	17	\$51,269,182	\$49,092,369	\$0	\$35,361,487	\$35,319,075	71.9%
National Life Insurance Company	0.0%	204	\$41,425	\$68,967	\$0	\$302,302	\$198,965	288.5%
National Teachers Associates Life Insurance Co	0.0%	102	\$1,417,169	\$1,415,610	\$0	\$652,635	\$638,142	45.1%
National Union Fire Ins Co of Pittsburgh	0.0%	236	\$6,579	\$6,583	\$0	\$50	\$50	0.8%
Nationwide Life Insurance Company	0.0%	260	\$2,065	\$2,065	\$0	\$110	\$110	5.3%
New England Life Insurance Company	0.0%	203	\$45,836	\$46,312	\$0	\$3,205	\$1,717	3.7%
New Era Life Ins Co of the Midwest	0.0%	220	\$18,061	\$17,560	\$0	\$21,595	\$21,043	119.8%
New York Life Insurance Company	0.1%	54	\$6,318,335	\$6,275,923	\$157	\$2,691,196	\$4,070,676	64.9%
North American Insurance Company	0.0%	128	\$780,440	\$789,748	\$0	\$567,006	\$560,442	71.0%
Northwestern Long Term Care Insurance Co	0.4%	30	\$18,526,625	\$18,457,887	\$0	\$3,705,301	\$2,548,757	13.8%
Northwestern Mutual Life Insurance Company	0.6%	25	\$29,126,707	\$28,853,399	\$11,007,295	\$11,775,350	\$13,611,901	47.2%
Oceanview Life & Annuity Company	0.0%	262	\$1,683	\$1,683	\$0	\$51,142	\$36,318	2157.9%
Ohio National Life Assurance Corporation	0.0%	131	\$767,902	\$769,006	\$0	\$421,142	\$417,347	54.3%
Ohio National Life Insurance Company The	0.0%	183	\$105,040	\$105,108	\$19,700	\$109,196	\$39,637	37.7%
Old American Insurance Company	0.0%	235	\$6,823	\$7,287	\$0	\$25,292	\$24,068	330.3%
Old Republic Life Insurance Company	0.0%	261	\$1,797	\$1,797	\$0	\$367	\$367	20.4%
Old Surety Life Insurance Company	0.3%	35	\$16,374,664	\$16,371,846	\$0	\$11,992,670	\$11,755,794	71.8%
Old United Life Insurance Company	( 0.0%)	301	\$ -6,829	\$10,120	\$0	\$0	\$0	0.0%
Omaha Health Insurance Company	0.1%	83	\$2,680,327	\$2,680,327	\$0	\$2,460,389	\$1,889,374	70.5%
Omaha Insurance Company	1.1%	16	\$52,422,304	\$52,841,071	\$0	\$43,646,445	\$43,185,318	81.7%
Oscar Insurance Company	0.5%	26	\$23,854,578	\$41,217,032	\$0	\$18,030,876	\$20,305,569	49.3%



Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Oxford Life Insurance Company	0.0%	143	\$483,305	\$489,913	\$0	\$456,579	\$443,770	90.6%
Ozark National Life Insurance Company	0.0%	208	\$36,499	\$37,592	\$0	\$18,924	\$17,844	47.5%
Pan–American Life Insurance Company	0.0%	120	\$975,719	\$983,783	\$0	\$852,005	\$829,970	84.4%
Paul Revere Life Insurance Company	0.0%	109	\$1,321,472	\$1,498,040	\$0	\$3,194,632	\$2,143,803	143.1%
Pekin Life Insurance Company	0.0%	99	\$1,488,062	\$1,496,815	\$0	\$1,237,999	\$1,257,950	84.0%
Penn Mutual Life Insurance Company The	0.0%	206	\$36,911	\$36,911	\$0	\$99,527	\$–20,524	( 55.6%)
Philadelphia American Life Insurance Company	0.1%	71	\$4,353,028	\$4,209,163	\$0	\$2,083,351	\$2,090,946	49.7%
Philadelphia Indemnity Insurance Company	0.0%	144	\$475,193	\$437,629	\$0	\$14,328	\$–21,067	( 4.8%)
Physicians Life Insurance Company	0.0%	119	\$984,719	\$983,798	\$0	\$859,622	\$871,796	88.6%
Physicians Mutual Insurance Company	0.1%	75	\$3,544,710	\$3,595,532	\$0	\$3,260,261	\$3,489,272	97.0%
Primerica Life Insurance Company	0.0%	264	\$1,621	\$1,810	\$0	\$0	\$–83	( 4.6%)
Principal Life Insurance Company	0.2%	41	\$11,535,285	\$9,110,080	\$0	\$2,740,261	\$2,262,736	24.8%
Professional Insurance Company	0.0%	182	\$108,312	\$109,865	\$0	\$79,406	\$79,406	72.3%
Protective Life Insurance Company	0.0%	163	\$232,374	\$236,673	\$0	\$296,905	\$263,330	111.3%
Provident American Life & Health Insurance Co	0.0%	228	\$11,589	\$10,914	\$0	\$4,885	\$4,710	43.2%
Provident Life & Accident Insurance Company	0.2%	46	\$9,841,292	\$9,905,980	\$0	\$7,399,029	\$6,298,585	63.6%
Provident Life & Casualty Insurance Company	0.0%	155	\$305,610	\$305,515	\$0	\$47,542	\$50,546	16.5%
Prudential Insurance Company Of America The	0.1%	79	\$3,381,980	\$3,417,476	\$0	\$3,250,426	\$4,663,775	136.5%
Puritan Life Insurance Company Of America	0.0%	152	\$378,552	\$359,762	\$0	\$236,135	\$249,825	69.4%
Reliance Standard Life Insurance Company	0.0%	259	\$2,204	\$2,204	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Reliastar Life Ins Co of NY	0.0%	222	\$16,446	\$16,822	\$0	\$315,826	\$394,211	2343.4%
Renaissance Life & Health Insurance Co	0.0%	103	\$1,393,078	\$1,393,078	\$0	\$1,006,550	\$986,436	70.8%
Reserve National Insurance Company	0.1%	53	\$7,252,961	\$7,449,947	\$0	\$3,515,123	\$3,293,307	44.2%
Riversource Life Insurance Company	0.1%	67	\$4,591,804	\$4,962,133	\$0	\$6,712,081	\$6,755,952	136.2%
Royal Neighbors Of America	0.0%	209	\$36,007	\$40,436	\$0	\$14,304	\$12,741	31.5%
S USA Life Insurance Company Inc	0.0%	164	\$227,150	\$227,629	\$0	\$152,499	\$152,400	67.0%
Sbli USA Life Insurance Company Inc	0.0%	162	\$242,999	\$236,765	\$0	\$121,861	\$27,309	11.5%
Security National Life Insurance Company	0.0%	274	\$739	\$753	\$0	\$0	\$0	0.0%
Sentry Life Insurance Company (l&h Acct)	0.0%	290	\$124	\$134	\$0	\$0	\$-11	( 8.2%)
Shelter Life Insurance Company	0.0%	188	\$84,833	\$88,048	\$0	\$225,980	\$150,223	170.6%
Shenandoah Life Insurance Company	0.0%	218	\$24,579	\$24,505	\$0	\$11,169	\$11,016	45.0%
Silac Insurance Company	0.1%	56	\$6,068,397	\$6,223,327	\$0	\$7,828,399	\$7,934,891	127.5%
Silverscript Insurance Company	0.9%	19	\$46,164,980	\$51,890,591	\$0	\$40,536,471	\$39,031,762	75.2%
Slovene National Benefit Society	0.0%	291	\$94	\$94	\$0	\$0	\$0	0.0%
Standard Insurance Company	0.1%	73	\$3,965,742	\$3,874,731	\$0	\$1,028,845	\$-174,797	( 4.5%)
Standard Life & Accident Insurance Company	0.0%	125	\$859,002	\$895,821	\$0	\$715,062	\$731,284	81.6%
Standard Life & Casualty Company	0.0%	184	\$103,670	\$103,670	\$0	\$9,363	\$9,363	9.0%
Standard Security Life Insurance Co Of NY	0.0%	272	\$828	\$799	\$0	\$0	\$0	0.0%
Starmount Life Insurance Company	0.0%	145	\$462,879	\$462,879	\$0	\$357,590	\$350,247	75.7%
State Life Insurance Company	0.0%	139	\$577,215	\$581,250	\$0	\$904,212	\$1,597,403	274.8%
State Mutual Insurance Company	0.1%	63	\$5,347,048	\$5,318,482	\$0	\$1,313,469	\$1,242,627	23.4%
Stellar National Life Insurance Company	0.0%	240	\$5,879	\$5,879	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Sterling Investors Life Insurance Company	0.0%	156	\$301,258	\$311,196	\$0	\$99,745	\$109,987	35.3%
Sterling Life Insurance Company	0.0%	92	\$1,862,865	\$1,861,466	\$0	\$1,501,273	\$1,505,842	80.9%
Sun Life Assurance Company Of Canada	0.0%	295	\$0	\$0	\$0	\$126	\$126	0.0%
Surety Life Insurance Company	0.0%	115	\$1,106,550	\$1,106,550	\$0	\$0	\$80,000	7.2%
Symetra Life Insurance Company	0.0%	242	\$5,379	\$5,938	\$0	\$3,160	\$-681	(11.5%)
TIAA-CREF Life Insurance Company	0.0%	186	\$94,568	\$94,656	\$0	\$218,127	\$-457,290	(483.1%)
Talcott Resolution Life & Annuity Ins Co	0.0%	253	\$3,512	\$3,512	\$0	\$6,559	\$6,559	186.8%
Teachers Ins & Annuity Assn of America	0.0%	179	\$145,464	\$148,521	\$0	\$620,775	\$186,182	125.4%
The Independent Order Of Foresters, U.s. Branch	0.0%	170	\$190,134	\$190,134	\$0	\$2,055	\$2,055	1.1%
The Reliable Life Insurance Company	0.0%	158	\$288,855	\$288,827	\$0	\$107,498	\$35,175	12.2%
The Savings Bank Mutual Life Ins Co of MA	0.0%	238	\$6,395	\$13,727	\$0	\$0	\$0	0.0%
The Travelers Protective Association Of America	0.0%	226	\$12,399	\$12,711	\$0	\$33,230	\$27,186	213.9%
Thrivent Financial For Lutherans	0.2%	44	\$10,413,126	\$10,478,539	\$208,343	\$12,444,227	\$13,400,832	127.9%
Tier One Insurance Company	0.0%	147	\$428,692	\$450,897	\$0	\$47,971	\$219,893	48.8%
Transamerica Financial Life Ins Co	0.0%	283	\$367	\$368	\$0	\$0	\$0	0.0%
Transamerica Life Insurance Company	1.1%	14	\$55,943,785	\$56,326,016	\$0	\$52,138,264	\$52,234,549	92.7%
Travelers Indemnity Company	0.0%	295	\$0	\$126	\$0	\$0	\$0	0.0%
Travelers Indemnity Company Of Connecticut	0.0%	295	\$0	\$0	\$0	\$0	\$-39,328	0.0%
Truassure Insurance Company	0.0%	148	\$428,267	\$428,267	\$0	\$290,799	\$284,907	66.5%
Trustmark Insurance Company	0.0%	192	\$69,436	\$69,411	\$0	\$32,791	\$24,764	35.7%
U S Specialty Insurance Company	0.0%	295	\$0	\$0	\$0	\$0	\$-79,240	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
USAA Life Insurance Company	0.1%	58	\$5,925,452	\$5,929,637	\$0	\$4,433,327	\$4,348,489	73.3%
Unicare Life & Health Insurance Company	0.0%	269	\$909	\$868	\$0	\$167	\$164	18.9%
Unified Life Insurance Company	0.0%	121	\$956,759	\$973,182	\$0	\$913,102	\$897,854	92.3%
Union Fidelity Life Insurance Company	0.0%	225	\$12,963	\$13,220	\$0	\$9,502	\$11,418	86.4%
Union Labor Life Insurance Company	0.0%	273	\$826	\$843	\$0	\$0	\$-143	(17.0%)
Union Security Insurance Company	0.0%	114	\$1,213,055	\$1,344,025	\$0	\$3,019,162	\$3,019,162	224.6%
United American Insurance Company	0.1%	84	\$2,499,018	\$2,510,202	\$0	\$2,066,845	\$2,053,894	81.8%
United Commercial Travelers Of America	0.0%	150	\$420,309	\$426,015	\$0	\$256,205	\$255,481	60.0%
United Fidelity Life Insurance Company	0.0%	265	\$1,616	\$1,453	\$0	\$0	\$494	34.0%
United Healthcare Life Insurance Company	0.0%	135	\$658,990	\$659,046	\$0	\$310,147	\$302,606	45.9%
United Home Life Insurance Company	0.0%	277	\$657	\$660	\$0	\$0	\$0	0.0%
United Insurance Company Of America	0.0%	98	\$1,565,744	\$1,524,956	\$0	\$1,369,947	\$1,369,697	89.8%
United Life Insurance Company	0.0%	230	\$10,110	\$11,376	\$0	\$0	\$0	0.0%
United National Life Ins Co of America	0.0%	127	\$786,711	\$784,199	\$0	\$263,685	\$228,174	29.1%
United Of Omaha Life Insurance Company	0.3%	32	\$16,934,714	\$17,024,327	\$0	\$11,610,427	\$11,267,659	66.2%
United Security Assurance Company Of PA	0.0%	126	\$821,766	\$839,865	\$0	\$502,055	\$249,510	29.7%
United Security Insurance Company	0.0%	233	\$7,879	\$8,561	\$0	\$442	\$-9,937	(116.1%)
United States Life Insurance Co New York	0.0%	279	\$638	\$649	\$0	\$0	\$-2	(0.3%)
United World Life Insurance Company	0.1%	64	\$5,017,911	\$4,444,494	\$0	\$2,842,854	\$3,320,533	74.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UnitedHealthcare Insurance Company Of The River Valley	16.2%	2	\$786,639,816	\$785,479,184	\$0	\$675,742,379	\$708,465,257	90.2%
Universal Guaranty Life Insurance Company	0.0%	288	\$180	\$0	\$0	\$3,600	\$0	0.0%
Unum Life Insurance Company Of America	0.1%	85	\$2,486,218	\$2,834,695	\$0	\$8,913,837	\$9,985,198	352.2%
Usable Life	0.0%	197	\$56,558	\$56,558	\$0	\$5,954	\$5,954	10.5%
Venerable Insurance & Annuity Company	0.0%	243	\$5,090	\$5,090	\$0	\$750	\$750	14.7%
Washington National Insurance Company	0.4%	28	\$20,392,995	\$20,483,540	\$0	\$12,268,566	\$12,948,471	63.2%
Wellcare Of Missouri Health Insurance Company Inc	0.7%	22	\$36,040,816	\$35,560,411	\$0	\$21,383,186	\$25,952,617	73.0%
Wellcare Prescription Insurance Inc	1.0%	18	\$48,686,303	\$48,784,433	\$0	\$30,360,452	\$31,806,210	65.2%
Wesco Insurance Company	0.0%	185	\$101,206	\$65,080	\$0	\$10,187	\$-19,236	( 29.6%)
Western & Southern Life Insurance Company	0.0%	146	\$445,680	\$446,667	\$0	\$181,804	\$179,151	40.1%
Western Catholic Union	0.0%	168	\$197,546	\$206,305	\$0	\$111,159	\$107,556	52.1%
Western United Life Assurance Company	0.0%	217	\$24,752	\$26,075	\$0	\$47,300	\$46,599	178.7%
Wilcac Life Insurance Company	0.0%	177	\$158,564	\$161,726	\$0	\$177,144	\$197,746	122.3%
Wilton Reassurance Life Company Of New York	0.0%	257	\$2,566	\$2,482	\$0	\$600	\$600	24.2%
Woodmen Of The World Life Insurance Society	0.0%	202	\$48,332	\$48,429	\$2,972	\$200	\$117	0.2%
<b>Total</b>	<b>100.0%</b>		<b>\$4,870,565,306</b>	<b>\$4,868,616,644</b>	<b>\$11,778,966</b>	<b>\$3,930,192,463</b>	<b>\$3,988,731,236</b>	<b>81.9%</b>

## 7 Group Accident & Health Insurance by Line of Business by Company

### SMALL EMPLOYER

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Aetna Life Insurance Company	0.2%	6	\$1,201,569	\$1,201,873	\$0	\$288,752	\$398,139	33.1%
Blue Cross & Blue Shield Of Kansas City	16.5%	3	\$126,000,365	\$126,000,365	\$0	\$95,569,363	\$99,237,606	78.8%
Coventry Health & Life Insurance Company	0.0%	11	\$0	\$0	\$0	\$3,969	\$3,972	( 4339.4%)
Cox Health Systems Insurance Company	0.7%	5	\$5,450,386	\$5,450,386	\$0	\$4,208,235	\$4,069,447	74.7%
Gulf Guaranty Life Insurance Company	0.0%	8	\$12,368	\$12,368	\$0	\$5,487	\$7,700	62.3%
Healthy Alliance Life Insurance Company	28.1%	2	\$214,501,136	\$211,920,705	\$0	\$152,450,481	\$155,552,524	73.4%
Humana Insurance Company	2.9%	4	\$21,776,391	\$20,950,348	\$0	\$15,046,297	\$14,414,963	68.8%
Opticare Of Utah Inc	0.0%	7	\$28,819	\$28,819	\$0	\$0	\$0	0.0%
Prudential Insurance Company Of America The	0.0%	10	\$47	\$0	\$0	\$0	\$0	0.0%
Transamerica Life Insurance Company	0.0%	9	\$2,052	\$2,067	\$0	\$0	\$0	0.0%
UnitedHealthcare Insurance Company	51.6%	1	\$393,571,322	\$393,315,034	\$0	\$294,132,235	\$216,627,591	55.1%
Westport Insurance Corporation	0.0%	11	\$0	\$50,829	\$0	\$0	\$-2,205,657	( 4339.4%)
<b>Total</b>	<b>100.0%</b>		<b>\$762,544,455</b>	<b>\$758,932,794</b>	<b>\$0</b>	<b>\$561,704,819</b>	<b>\$488,106,285</b>	<b>64.3%</b>

## LARGE EMPLOYER/UNION

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
4 Ever Life Insurance Company	0.1%	12	\$2,647,546	\$2,653,902	\$0	\$2,508,114	\$2,491,591	93.9%
Aetna Life Insurance Company	7.9%	5	\$188,406,799	\$187,979,389	\$0	\$182,360,927	\$184,530,646	98.2%
American National Insurance Company	0.0%	14	\$9,306	\$9,306	\$0	\$458,200	\$458,199	4923.7%
Beazley Insurance Company Inc	1.0%	8	\$22,985,525	\$22,985,525	\$0	\$9,790,575	\$14,191,434	61.7%
Blue Cross & Blue Shield Of Kansas City	20.1%	3	\$482,522,882	\$482,522,882	\$0	\$355,912,740	\$353,543,683	73.3%
CIGNA Health & Life Insurance Company	9.3%	4	\$222,024,502	\$222,404,776	\$0	\$190,246,820	\$193,617,378	87.1%
Connecticut General Life Ins Co	0.0%	17	\$101	\$-51	\$0	\$24,258	\$24,253	(47554.9%)
Continental Casualty Company	0.1%	11	\$2,735,513	\$2,722,134	\$0	\$1,548,736	\$1,640,093	60.3%
Cox Health Systems Insurance Company	5.0%	6	\$118,917,652	\$118,917,652	\$0	\$108,442,554	\$104,866,123	88.2%
Healthy Alliance Life Insurance Company	23.2%	2	\$556,394,558	\$553,998,175	\$0	\$451,514,588	\$436,923,855	78.9%
Humana Insurance Company	1.6%	7	\$39,538,294	\$39,538,294	\$0	\$33,611,848	\$33,539,538	84.8%
Metropolitan Life Insurance Company	0.4%	9	\$8,552,554	\$7,689,054	\$0	\$4,492,973	\$4,467,993	58.1%
Nationwide Life Insurance Company	0.0%	16	\$3,457	\$3,501	\$0	\$8,399	\$2,277	65.0%
Shelter Life Insurance Company	0.2%	10	\$4,078,503	\$4,100,358	\$0	\$4,291,192	\$4,367,354	106.5%
Standard Life & Accident Insurance Company	0.0%	15	\$6,474	\$6,432	\$0	\$0	\$76	1.2%
UnitedHealthcare Insurance Company	31.2%	1	\$749,215,625	\$746,871,184	\$0	\$628,985,008	\$706,611,662	94.6%
Wellfleet Insurance Company	0.1%	13	\$1,853,667	\$1,046,189	\$0	\$632,751	\$743,741	71.1%
<b>Total</b>	<b>100.0%</b>		<b>\$2,399,892,958</b>	<b>\$2,393,448,702</b>	<b>\$0</b>	<b>\$1,974,829,683</b>	<b>\$2,042,019,896</b>	<b>85.3%</b>

## ASSOCIATION

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American National Life Ins Co Of TX	9.1%	2	\$105,252	\$104,597	\$0	\$17,760	\$18,740	17.9%
Freedom Life Insurance Company Of America	2.7%	5	\$31,877	\$33,061	\$0	\$43,102	\$19,173	58.0%
Healthy Alliance Life Insurance Company	74.7%	1	\$868,189	\$857,745	\$0	\$617,040	\$629,596	73.4%
Reserve National Insurance Company	1.8%	6	\$20,401	\$20,415	\$0	\$303	\$263	1.3%
Standard Life & Accident Insurance Company	2.9%	4	\$33,529	\$33,529	\$0	\$4,496	\$10,498	31.3%
Trustmark Insurance Company	0.0%	7	\$0	\$0	\$0	\$-1,376	\$-1,443	1.3%
United Healthcare Life Insurance Company	0.0%	7	\$0	\$0	\$0	\$-50	\$-50	1.3%
United States Life Insurance Co New York	8.9%	3	\$103,145	\$137,915	\$0	\$174,592	\$176,801	128.2%
<b>Total</b>	<b>100.0%</b>		<b>\$1,162,393</b>	<b>\$1,187,262</b>	<b>\$0</b>	<b>\$855,867</b>	<b>\$853,578</b>	<b>71.9%</b>



## DISCRETIONARY

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Mutual Of Omaha Insurance Company	100.0%	1	\$266	\$266	\$0	\$0	\$0	0.0%
<b>Total</b>	<b>100.0%</b>		<b>\$266</b>	<b>\$266</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0.0</b>

%

## FEDERAL EMPLOYEES

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Aetna Life Insurance Company	4.1%	3	\$33,662,657	\$33,261,365	\$0	\$22,089,784	\$21,928,599	65.9%
Blue Cross & Blue Shield Of Kansas City	35.4%	2	\$289,018,618	\$289,018,618	\$0	\$274,157,232	\$276,665,794	95.7%
Healthy Alliance Life Insurance Company	59.8%	1	\$488,419,544	\$481,943,539	\$0	\$455,627,555	\$455,109,749	94.4%
Humana Insurance Company	0.2%	5	\$1,836,430	\$1,836,430	\$0	\$933,325	\$953,570	51.9%
UnitedHealthcare Insurance Company	0.5%	4	\$3,913,796	\$3,993,959	\$0	\$3,017,761	\$3,015,124	75.5%
<b>Total</b>	<b>100.0%</b>		<b>\$816,851,045</b>	<b>\$810,053,911</b>	<b>\$0</b>	<b>\$755,825,657</b>	<b>\$757,672,836</b>	<b>93.5%</b>

## GROUP: MEDICARE SUPPLEMENT

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Aetna Health & Life Insurance Company	0.0%	17	\$5,799	\$5,800	\$0	\$5,954	\$5,972	103.0%
Aetna Life Insurance Company	0.0%	14	\$59,750	\$60,057	\$0	\$40,164	\$40,716	67.8%
American National Life Ins Co Of TX	0.1%	9	\$359,435	\$381,584	\$0	\$366,233	\$360,725	94.5%
American Republic Insurance Company	1.6%	2	\$4,053,905	\$4,179,479	\$0	\$3,464,440	\$3,593,054	86.0%
Bankers Life & Casualty Company	0.5%	6	\$1,218,499	\$1,283,809	\$0	\$1,221,099	\$1,124,433	87.6%
Central States Health & Life Co Of Omaha	0.0%	12	\$104,128	\$103,839	\$0	\$69,486	\$69,483	66.9%
Combined Insurance Co Of America	0.0%	19	\$1,424	\$1,616	\$0	\$155	\$153	9.5%
Continental Life Ins Co Of Brentwood TN	0.1%	10	\$207,268	\$207,056	\$0	\$-2,068	\$-2,072	(1.0%)
Globe Life & Accident Insurance Company	0.0%	15	\$14,772	\$17,323	\$0	\$9,325	\$9,364	54.1%
Guarantee Trust Life Insurance Company	0.0%	16	\$5,817	\$5,818	\$0	\$5,248	\$5,118	88.0%
Hartford Life & Accident Insurance Company	0.9%	5	\$2,387,720	\$2,388,158	\$0	\$2,044,790	\$1,984,309	83.1%
Heartland National Life Insurance Company	0.1%	11	\$151,822	\$153,923	\$0	\$78,227	\$77,522	50.4%
Medico Insurance Company	0.2%	8	\$615,628	\$620,744	\$0	\$346,344	\$333,661	53.8%
Mutual Of Omaha Insurance Company	1.4%	4	\$3,629,593	\$3,678,364	\$0	\$3,547,393	\$3,578,342	97.3%
Nassau Life & Annuity Company	0.0%	18	\$5,463	\$5,463	\$0	\$13,412	\$13,532	247.7%
Oxford Life Insurance Company	0.0%	13	\$79,764	\$80,964	\$0	\$77,330	\$73,991	91.4%
Physicians Mutual Insurance Company	0.0%	20	\$466	\$466	\$0	\$0	\$-165	(35.4%)
Principal Life Insurance Company	0.3%	7	\$748,645	\$748,779	\$0	\$736,816	\$685,516	91.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Talcott Resolution Life Insurance Company	0.0%	21	\$0	\$0	\$0	\$1,509	\$1,403	( 35.4%)
Transamerica Life Insurance Company	1.5%	3	\$3,880,032	\$3,908,327	\$0	\$3,781,708	\$3,673,974	94.0%
UnitedHealthcare Insurance Company	93.0%	1	\$234,387,633	\$239,772,881	\$0	\$197,952,714	\$200,644,078	83.7%
<b>Total</b>	<b>100.0%</b>		<b>\$251,917,563</b>	<b>\$257,604,450</b>	<b>\$0</b>	<b>\$213,760,279</b>	<b>\$216,273,109</b>	<b>84.0%</b>

## GROUP: LONG TERM CARE

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Aetna Life Insurance Company	0.7%	8	\$235,074	\$235,192	\$0	\$381,392	\$1,300,088	552.8%
Allianz Life Insurance Co Of North America	0.0%	29	\$495	\$477	\$0	\$0	\$0	0.0%
American Bankers Insurance Company Of FL	0.0%	27	\$930	\$930	\$0	\$0	\$0	0.0%
American Fidelity Assurance Company	0.2%	11	\$62,179	\$61,165	\$0	\$24,194	\$100,658	164.6%
American Republic Insurance Company	0.0%	19	\$14,400	\$16,240	\$0	\$57,329	\$-195,586	(1204.3%)
Brighthouse Life Insurance Company	0.0%	25	\$3,772	\$3,825	\$0	\$80,309	\$-176,460	(4613.3%)
Continental General Insurance Company	0.0%	16	\$17,306	\$17,110	\$0	\$0	\$90	0.5%
Everlake Life Insurance Company	0.1%	12	\$32,028	\$32,469	\$0	\$19,632	\$22,577	69.5%
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	22	\$8,884	\$8,849	\$0	\$0	\$0	0.0%
Freedom Life Insurance Company Of America	1.2%	7	\$446,334	\$445,698	\$0	\$51,147	\$22,752	5.1%
Genworth Life Insurance Company	8.9%	4	\$3,190,538	\$3,212,342	\$0	\$1,218,371	\$2,178,300	67.8%
John Hancock Life & Health Insurance Company	0.1%	13	\$26,890	\$26,927	\$0	\$63,866	\$205,842	764.4%
John Hancock Life Insurance Company (usa)	22.7%	2	\$8,176,267	\$8,128,145	\$0	\$6,659,538	\$13,137,918	161.6%
LifeSecure Insurance Company	0.0%	26	\$1,432	\$1,690	\$0	\$0	\$0	0.0%
MONY Life Insurance Company	0.0%	28	\$848	\$871	\$0	\$0	\$0	0.0%
MedAmerica Insurance Company	0.0%	21	\$9,815	\$13,423	\$0	\$125,726	\$125,886	937.8%
Metropolitan Life Insurance Company	22.2%	3	\$8,008,107	\$7,598,218	\$0	\$13,057,289	\$9,398,090	123.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Mutual Of Omaha Insurance Company	0.5%	9	\$164,617	\$162,241	\$0	\$70,780	\$-209,137	(128.9%)
New York Life Insurance Company	0.0%	18	\$15,356	\$15,604	\$0	\$296,190	\$63,173	404.9%
Principal Life Insurance Company	0.0%	17	\$17,076	\$44,733	\$0	\$49,841	\$49,420	110.5%
Provident Life & Accident Insurance Company	0.0%	20	\$10,631	\$10,631	\$0	\$108,386	\$129,330	1216.5%
Prudential Insurance Company Of America The	7.8%	5	\$2,805,458	\$2,930,191	\$0	\$1,755,104	\$2,506,622	85.5%
Riversource Life Insurance Company	0.0%	23	\$8,066	\$8,624	\$0	\$1,453	\$1,469	17.0%
Sentry Insurance Company	0.1%	15	\$21,242	\$-86,046	\$0	\$115,642	\$205,689	(239.0%)
Talcott Resolution Life Insurance Company	0.1%	14	\$23,267	\$23,267	\$0	\$0	\$0	0.0%
Teachers Ins & Annuity Assn of America	0.2%	10	\$86,212	\$87,980	\$0	\$131,419	\$100,753	114.5%
Transamerica Life Insurance Company	6.9%	6	\$2,488,772	\$2,481,308	\$0	\$2,579,654	\$4,001,676	161.3%
Unum Life Insurance Company Of America	28.1%	1	\$10,121,862	\$10,266,570	\$0	\$3,415,275	\$4,761,587	46.4%
Washington National Insurance Company	0.0%	24	\$4,671	\$8,335	\$0	\$70,711	\$2,691	32.3%
<b>Total</b>	<b>100.0%</b>		<b>\$36,002,529</b>	<b>\$35,757,009</b>	<b>\$0</b>	<b>\$30,333,248</b>	<b>\$37,733,428</b>	<b>105.5%</b>

## GROUP: SPECIFIED DISEASE

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
5 Star Life Insurance Company	0.0%	42	\$11,433	\$11,870	\$0	\$0	\$0	0.0%
American Family Life Assurance Co of Col.	0.0%	46	\$6,100	\$6,109	\$0	\$5,212	\$3,984	65.2%
American Fidelity Assurance Company	0.7%	23	\$321,635	\$324,309	\$0	\$57,000	\$54,806	16.9%
American General Life Insurance Co	0.0%	57	\$153	\$1,252	\$0	\$0	\$0	0.0%
American Heritage Life Insurance Company	16.6%	1	\$8,033,782	\$8,072,858	\$0	\$3,886,309	\$3,857,447	47.8%
American Public Life Insurance Company	0.0%	43	\$10,836	\$10,756	\$0	\$0	\$0	0.0%
Assurity Life Insurance Company	0.0%	49	\$3,036	\$2,902	\$0	\$100	\$-225	(7.8%)
Axis Insurance Company	0.0%	54	\$912	\$2,930	\$0	\$29,065	\$25,543	871.8%
Baltimore Life Insurance Company The	0.0%	52	\$2,186	\$2,186	\$0	\$0	\$0	0.0%
Boston Mutual Life Insurance Company	0.2%	32	\$115,301	\$140,029	\$0	\$9,700	\$9,668	6.9%
Colonial Life & Accident Insurance Company	1.2%	17	\$571,705	\$576,299	\$0	\$140,956	\$106,998	18.6%
Colonial Penn Life Insurance Company	0.0%	55	\$563	\$631	\$0	\$0	\$-151	(23.9%)
Combined Insurance Co Of America	0.7%	22	\$352,831	\$373,974	\$0	\$119,216	\$160,371	42.9%
Companion Life Insurance Company	0.0%	37	\$21,118	\$21,198	\$0	\$0	\$0	0.0%
Connecticut General Life Ins Co	0.0%	36	\$22,782	\$22,782	\$0	\$0	\$18,749	82.3%
Continental American Insurance Company	9.0%	4	\$4,360,986	\$4,495,583	\$0	\$2,094,683	\$2,081,423	46.3%
Continental General Insurance Company	0.0%	35	\$24,046	\$24,037	\$0	\$14,800	\$-450	(1.9%)
Equitable Financial Life Ins Co of Am.	0.1%	33	\$61,486	\$61,752	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Family Heritage Life Insurance Co Of America	0.1%	34	\$50,459	\$50,610	\$0	\$6,269	\$7,378	14.6%
Fidelity Security Life Insurance Company	0.2%	31	\$116,755	\$117,016	\$0	\$18,386	\$10,600	9.1%
Guarantee Trust Life Insurance Company	0.0%	40	\$15,061	\$14,205	\$0	\$23,183	\$22,459	158.1%
Guardian Life Insurance Company Of America	7.7%	5	\$3,718,381	\$3,679,568	\$0	\$782,200	\$801,313	21.8%
HCC Life Insurance Company	1.8%	11	\$865,774	\$865,774	\$0	\$2,323,952	\$1,182,427	136.6%
Hartford Life & Accident Insurance Company	4.7%	6	\$2,257,802	\$2,292,224	\$0	\$801,881	\$1,084,607	47.3%
Kansas City Life Insurance Company	0.0%	41	\$13,457	\$13,487	\$0	\$0	\$0	0.0%
Life Insurance Company Of North America	13.6%	3	\$6,580,127	\$6,487,657	\$0	\$2,845,569	\$2,918,376	45.0%
Lincoln National Life Insurance Company, The	0.5%	27	\$234,370	\$227,932	\$0	\$71,850	\$93,667	41.1%
Loyal American Life Insurance Company	0.0%	45	\$7,016	\$7,176	\$0	\$11,209	\$9,111	127.0%
Manhattanlife Insurance & Annuity Company	0.4%	28	\$170,615	\$169,171	\$0	\$58,194	\$58,848	34.8%
Massmutual Ascend Life Insurance Company	0.0%	53	\$1,320	\$1,320	\$0	\$0	\$149	11.3%
Midwest National Life Ins Co of TN	0.0%	38	\$18,633	\$18,633	\$0	\$20,000	\$19,911	106.9%
Mutual Of Omaha Insurance Company	1.1%	18	\$542,957	\$571,367	\$0	\$259,798	\$184,638	32.3%
National Foundation Life Insurance Company	0.6%	25	\$293,756	\$293,756	\$0	\$0	\$0	0.0%
National Health Insurance Company	0.0%	50	\$2,497	\$2,490	\$0	\$0	\$-24	(1.0%)
New York Life Group Insurance Company Of NY	0.0%	39	\$15,317	\$15,317	\$0	\$0	\$0	0.0%
Paul Revere Life Insurance Company	0.0%	56	\$491	\$482	\$0	\$0	\$0	0.0%
Philadelphia American Life Insurance Company	0.0%	51	\$2,209	\$2,209	\$0	\$0	\$0	0.0%



Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Physicians Mutual Insurance Company	0.0%	47	\$4,050	\$4,160	\$0	\$3,074	\$2,568	61.7%
Principal Life Insurance Company	0.8%	20	\$407,458	\$408,680	\$0	\$38,200	\$39,007	9.5%
Protective Life Insurance Company	0.0%	44	\$8,197	\$8,197	\$0	\$0	\$0	0.0%
Provident Life & Accident Insurance Company	0.0%	58	\$63	\$62	\$0	\$2,638	\$2,394	3861.3%
Prudential Insurance Company Of America The	1.0%	19	\$458,763	\$496,183	\$0	\$219,795	\$222,686	44.9%
QBE Insurance Corporation	1.4%	15	\$676,054	\$557,506	\$0	\$827,515	\$827,515	148.4%
Reliance Standard Life Insurance Company	1.3%	16	\$647,631	\$661,674	\$0	\$211,825	\$218,808	33.1%
Reliastar Life Insurance Company	15.7%	2	\$7,573,943	\$7,891,695	\$0	\$2,785,725	\$1,657,863	21.0%
Reserve National Insurance Company	0.3%	30	\$144,696	\$135,498	\$0	\$254,669	\$207,048	152.8%
Securian Life Insurance Company	1.7%	13	\$842,024	\$840,406	\$0	\$264,599	\$266,385	31.7%
Standard Insurance Company	0.7%	24	\$314,521	\$300,641	\$0	\$130,158	\$142,688	47.5%
Standard Life & Accident Insurance Company	0.0%	48	\$3,827	\$3,874	\$0	\$0	\$941	24.3%
Sun Life Assurance Company Of Canada	4.3%	7	\$2,096,432	\$2,116,895	\$0	\$307,433	\$307,433	14.5%
Symetra Life Insurance Company	0.5%	26	\$260,746	\$262,738	\$0	\$123,250	\$124,170	47.3%
Transamerica Life Insurance Company	1.4%	14	\$686,774	\$686,526	\$0	\$253,424	\$255,676	37.2%
Trustmark Insurance Company	0.8%	21	\$364,719	\$362,345	\$0	\$67,175	\$70,456	19.4%
Union Fidelity Life Insurance Company	0.3%	29	\$165,228	\$166,682	\$0	\$91,251	\$108,472	65.1%
Union Labor Life Insurance Company	0.0%	59	\$13	\$14	\$0	\$0	\$-2	(14.3%)
United Of Omaha Life Insurance Company	1.8%	12	\$860,192	\$867,023	\$0	\$186,300	\$219,105	25.3%
United States Life Insurance Co New York	0.0%	60	\$0	\$0	\$0	\$0	\$-114	(14.3%)
Unum Insurance Company	2.8%	9	\$1,335,941	\$1,352,674	\$0	\$234,025	\$237,335	17.5%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Unum Life Insurance Company Of America	3.4%	8	\$1,637,061	\$1,563,675	\$0	\$517,927	\$476,677	30.5%
Washington National Insurance Company	2.0%	10	\$945,090	\$949,448	\$0	\$765,764	\$954,031	100.5%
Total	100.0%		\$48,261,311	\$48,618,447	\$0	\$20,864,279	\$19,052,765	39.2%

## GROUP: ACCIDENT ONLY

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
5 Star Life Insurance Company	0.0%	75	\$27,887	\$28,953	\$0	\$0	\$0	0.0%
AAA Life Insurance Company	1.3%	25	\$1,674,172	\$1,671,518	\$0	\$934,596	\$873,631	52.3%
Ace American Insurance Company	0.5%	34	\$692,634	\$762,131	\$0	\$153,108	\$98,232	12.9%
Aegis Security Insurance Company	0.0%	72	\$37,759	\$45,259	\$0	\$9,071	\$9,071	20.0%
Aetna Life Insurance Company	0.0%	110	\$0	\$0	\$0	\$583	\$-3,039	0.0%
American Bankers Life Assurance Of Florida	0.0%	90	\$4,789	\$6,887	\$0	\$0	\$-227	( 3.3%)
American General Life Insurance Co	0.0%	108	\$33	\$-90	\$0	\$0	\$-4	4.4%
American Health & Life Insurance Company	0.1%	56	\$146,601	\$188,978	\$0	\$188,290	\$168,823	89.3%
American Heritage Life Insurance Company	3.7%	8	\$4,964,074	\$4,977,835	\$0	\$1,991,055	\$1,948,992	39.2%
American Income Life Insurance Co	0.2%	45	\$289,806	\$287,684	\$0	\$200,533	\$216,212	75.2%
American National Life Ins Co Of TX	0.0%	103	\$227	\$263	\$0	\$0	\$-77	( 29.3%)
American Public Life Insurance Company	0.0%	83	\$15,986	\$15,868	\$0	\$1,675	\$1,653	10.4%
American United Life Insurance Company	0.2%	47	\$222,918	\$237,933	\$0	\$45,000	\$25,806	10.8%
Amex Assurance Company	0.2%	50	\$204,009	\$204,411	\$0	\$2,000	\$13,809	6.8%
Anthem Life Insurance Company	0.5%	32	\$696,047	\$690,442	\$416,583	\$480,265	\$482,762	69.9%
Arch Insurance Company	0.1%	62	\$94,826	\$96,607	\$0	\$269,504	\$268,729	278.2%
Athene Annuity & Life Assurance Company	0.1%	66	\$76,285	\$75,427	\$0	\$98,323	\$76,074	100.9%
Atlantic Specialty Insurance Company	0.4%	39	\$471,033	\$473,401	\$0	\$49,769	\$169,481	35.8%
Auto Club Life Insurance Company	0.0%	81	\$19,910	\$19,995	\$0	\$25,000	\$-12,798	( 64.0%)
Axis Insurance Company	0.8%	29	\$1,022,449	\$944,280	\$0	\$119,921	\$262,331	27.8%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BCS Insurance Company	0.0%	89	\$4,856	\$4,869	\$0	\$37,034	\$-997	( 20.5%)
Boston Mutual Life Insurance Company	0.0%	73	\$37,269	\$45,262	\$0	\$14,828	\$14,779	32.7%
CMFG Life Insurance Company	2.2%	14	\$2,958,348	\$2,958,474	\$0	\$1,021,725	\$3,964,889	134.0%
Capitol Indemnity Corporation	0.0%	110	\$0	\$0	\$5	\$0	\$44	0.0%
Catlin Insurance Company Inc	( 0.0%)	116	\$-148	\$-148	\$0	\$21,017	\$162,668	( 109911%)
Colonial Life & Accident Insurance Company	0.5%	31	\$720,599	\$725,998	\$0	\$175,562	\$191,166	26.3%
Combined Insurance Co Of America	0.2%	44	\$303,988	\$303,756	\$0	\$91,141	\$65,136	21.4%
Commercial Travelers Life Insurance Company	0.0%	102	\$233	\$225	\$0	\$0	\$-32,062	(14249.8%)
Connecticut General Life Ins Co	0.0%	93	\$2,270	\$3,061	\$0	\$1,079	\$1,540	50.3%
Continental American Insurance Company	3.8%	7	\$5,065,126	\$5,223,322	\$0	\$2,291,606	\$2,357,417	45.1%
Continental Casualty Company	0.0%	110	\$0	\$0	\$0	\$0	\$1,075	0.0%
Continental General Insurance Company	0.0%	77	\$23,640	\$23,633	\$0	\$3,000	\$-91	( 0.4%)
Equitable Financial Life Ins Co of Am.	0.0%	79	\$20,493	\$20,582	\$0	\$0	\$0	0.0%
Everlake Life Insurance Company	0.2%	49	\$211,327	\$214,239	\$0	\$238,574	\$274,366	128.1%
Family Heritage Life Insurance Co Of America	0.0%	78	\$21,360	\$21,424	\$0	\$2,600	\$3,060	14.3%
Farm Bureau Life Ins Co of MO	0.1%	67	\$68,965	\$68,965	\$0	\$45,750	\$52,750	76.5%
Farmers New World Life Insurance Company	0.0%	109	\$29	\$29	\$0	\$0	\$0	0.0%
Federal Insurance Company	0.4%	37	\$581,425	\$636,977	\$0	\$334,966	\$-352,004	( 55.3%)
Fidelity Security Life Insurance Company	0.6%	30	\$806,045	\$805,627	\$0	\$376,844	\$410,425	50.9%
Freedom Life Insurance Company Of America	0.1%	64	\$91,994	\$91,862	\$0	\$9,684	\$4,307	4.7%
Gerber Life Insurance Company	0.1%	54	\$169,909	\$168,343	\$0	\$8,729	\$9,002	5.3%
Great American Insurance Company	3.2%	10	\$4,193,366	\$4,706,465	\$0	\$918,898	\$1,114,365	23.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Great American Spirit Insurance Company	0.8%	27	\$1,098,884	\$715,830	\$0	\$257,431	\$144,651	20.2%
Great Northern Insurance Company	0.0%	84	\$13,491	\$14,028	\$0	\$0	\$–2,655	(18.9%)
Guarantee Trust Life Insurance Company	0.1%	63	\$93,239	\$153,471	\$0	\$3,167	\$3,146	2.0%
Guardian Life Insurance Company Of America	3.9%	6	\$5,174,470	\$5,195,624	\$0	\$1,266,122	\$1,573,567	30.3%
HCC Life Insurance Company	0.0%	82	\$17,500	\$17,500	\$0	\$0	\$0	0.0%
Hartford Fire Insurance Company	0.2%	46	\$235,218	\$173,251	\$0	\$0	\$32,185	18.6%
Hartford Life & Accident Insurance Company	7.0%	3	\$9,273,445	\$9,474,520	\$0	\$2,491,615	\$2,722,519	28.7%
Healthy Alliance Life Insurance Company	0.1%	52	\$185,144	\$185,144	\$0	\$54,030	\$–31,903	(17.2%)
Humana Insurance Company	0.0%	105	\$177	\$177	\$0	\$0	\$567	320.3%
Insurance Company Of North America	0.0%	110	\$0	\$0	\$0	\$69,008	\$69,008	0.0%
Jackson National Life Insurance Company	0.0%	97	\$562	\$559	\$0	\$0	\$0	0.0%
Kansas City Life Insurance Company	0.0%	70	\$64,991	\$65,136	\$0	\$765	\$692	1.1%
Leaders Life Insurance Company	0.0%	96	\$596	\$596	\$0	\$0	\$0	0.0%
Liberty National Life Insurance Company	0.0%	71	\$40,399	\$40,399	\$0	\$14,633	\$14,633	36.2%
Life Insurance Company Of North America	6.8%	4	\$9,047,511	\$8,920,366	\$0	\$4,040,181	\$3,488,053	39.1%
LifeSecure Insurance Company	0.0%	98	\$415	\$315	\$0	\$0	\$14	4.4%
Lincoln Life & Annuity Company Of New York	(0.0%)	117	\$–18,690	\$–19,532	\$0	\$0	\$0	0.0%
Lincoln National Life Insurance Company, The	2.1%	17	\$2,784,409	\$2,768,241	\$0	\$2,306,485	\$2,329,466	84.1%
Madison National Life Insurance Company Inc	0.0%	80	\$20,254	\$19,838	\$0	\$2,257	\$947	4.8%
Manhattanlife Insurance & Annuity Company	0.1%	57	\$111,059	\$111,163	\$0	\$25,430	\$25,716	23.1%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Markel Insurance Company	0.1%	59	\$102,633	\$113,967	\$0	\$64,259	\$52,275	45.9%
Metropolitan Life Insurance Company	12.1%	1	\$16,039,214	\$14,264,512	\$0	\$6,301,046	\$5,862,833	41.1%
Midwest National Life Ins Co of TN	0.0%	91	\$4,230	\$4,234	\$0	\$0	\$11	0.3%
Minnesota Life Insurance Company	5.6%	5	\$7,353,462	\$7,317,984	\$0	\$2,746,475	\$2,681,497	36.6%
Mutual Of Omaha Insurance Company	1.6%	21	\$2,181,354	\$2,249,177	\$0	\$807,066	\$1,187,060	52.8%
National Casualty Company	0.0%	104	\$211	\$211	\$0	\$0	\$0	0.0%
National Foundation Life Insurance Company	0.8%	28	\$1,075,627	\$1,071,822	\$0	\$284,811	\$472,113	44.0%
National Health Insurance Company	0.0%	100	\$385	\$384	\$0	\$0	\$-49	(12.8%)
National Union Fire Ins Co of Pittsburgh	2.4%	12	\$3,215,569	\$3,039,545	\$0	\$787,907	\$745,471	24.5%
Nationwide Life Insurance Company	0.0%	87	\$6,308	\$6,195	\$0	\$0	\$-10,400	(167.9%)
Nationwide Mutual Insurance Company	2.2%	15	\$2,932,795	\$2,877,936	\$0	\$13,416,270	\$13,819,976	480.2%
New York Life Group Insurance Company Of NY	0.1%	68	\$68,861	\$68,861	\$0	\$32,000	\$32,000	46.5%
New York Life Insurance Company	0.2%	48	\$214,321	\$215,851	\$24,217	\$74,081	\$110,760	51.3%
North River Insurance Company The	0.0%	85	\$11,342	\$11,342	\$0	\$46,045	\$20,036	176.7%
Old Republic Life Insurance Company	0.0%	74	\$31,057	\$31,057	\$0	\$16,318	\$37,558	120.9%
Pan-American Life Insurance Company	0.3%	40	\$427,854	\$427,085	\$0	\$132,264	\$133,844	31.3%
Paul Revere Life Insurance Company	0.0%	95	\$617	\$616	\$0	\$0	\$0	0.0%
Philadelphia American Life Insurance Company	0.0%	76	\$25,543	\$26,655	\$0	\$15,073	\$13,137	49.3%
Principal Life Insurance Company	0.5%	35	\$633,804	\$635,209	\$0	\$76,825	\$78,448	12.3%
Provident Life & Casualty Insurance Company	0.0%	92	\$3,259	\$3,613	\$0	\$0	\$0	0.0%
Prudential Insurance Company Of America The	2.0%	18	\$2,615,462	\$2,685,287	\$0	\$3,025,729	\$3,025,894	112.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
QBE Insurance Corporation	0.5%	33	\$695,840	\$1,040,966	\$0	\$544,059	\$579,543	55.7%
Reliance Standard Life Insurance Company	1.6%	22	\$2,162,681	\$2,177,322	\$0	\$938,086	\$1,059,888	48.7%
Reliastar Life Insurance Company	3.1%	11	\$4,143,797	\$4,252,546	\$0	\$2,100,960	\$2,100,960	49.4%
Reserve National Insurance Company	0.1%	60	\$99,730	\$95,400	\$0	\$100,714	\$81,318	85.2%
S USA Life Insurance Company Inc	0.2%	43	\$322,295	\$346,627	\$0	\$64,201	\$134,228	38.7%
Sbli USA Life Insurance Company Inc	0.0%	107	\$66	\$62	\$0	\$0	\$0	0.0%
Securian Life Insurance Company	2.3%	13	\$3,053,319	\$3,045,887	\$0	\$1,890,734	\$803,472	26.4%
Shenandoah Life Insurance Company	0.4%	38	\$533,928	\$345,848	\$0	\$124,257	\$147,896	42.8%
Siriuspoint America Insurance Company	0.5%	36	\$608,158	\$519,213	\$0	\$150,500	\$208,958	40.2%
Standard Insurance Company	1.5%	23	\$2,034,341	\$2,073,779	\$0	\$1,033,165	\$1,664,877	80.3%
Standard Life & Accident Insurance Company	0.0%	94	\$1,549	\$1,278	\$0	\$0	\$5	0.4%
Standard Security Life Insurance Co Of NY	0.0%	110	\$0	\$0	\$0	\$27,867	\$27,867	0.0%
Starr Indemnity & Liability Company	0.1%	51	\$195,775	\$177,893	\$-268	\$74,723	\$51,353	28.9%
Sun Life Assurance Company Of Canada	1.3%	24	\$1,730,643	\$1,747,535	\$0	\$176,625	\$176,625	10.1%
Symetra Life Insurance Company	0.3%	42	\$397,027	\$400,061	\$0	\$394,896	\$397,843	99.4%
Talcott Resolution Life Insurance Company	0.1%	55	\$155,717	\$150,877	\$0	\$300	\$313	0.2%
Transamerica Financial Life Ins Co	0.0%	88	\$6,236	\$6,239	\$0	\$0	\$0	0.0%
Transamerica Life Insurance Company	2.2%	16	\$2,879,048	\$2,897,155	\$0	\$1,329,331	\$1,293,721	44.7%
Trustmark Insurance Company	0.3%	41	\$418,575	\$415,851	\$0	\$108,200	\$113,485	27.3%
Trustmark Life Insurance Company	0.0%	101	\$352	\$351	\$0	\$0	\$0	0.0%
USAA Life Insurance Company	0.0%	86	\$6,661	\$6,682	\$0	\$0	\$0	0.0%
Union Fidelity Life Insurance Company	0.1%	61	\$97,524	\$98,383	\$0	\$26,190	\$31,131	31.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Union Labor Life Insurance Company	0.1%	58	\$106,345	\$107,225	\$0	\$377,500	\$365,701	341.1%
Union Security Insurance Company	0.1%	69	\$66,571	\$66,571	\$0	\$0	\$0	0.0%
United Of Omaha Life Insurance Company	1.7%	20	\$2,272,146	\$2,285,040	\$0	\$738,785	\$846,605	37.0%
United States Fire Insurance Company	8.4%	2	\$11,073,354	\$11,073,354	\$0	\$3,230,331	\$7,057,032	63.7%
United States Life Insurance Co New York	0.0%	110	\$0	\$0	\$0	\$0	\$-42	0.0%
Unum Insurance Company	1.0%	26	\$1,304,777	\$1,331,257	\$0	\$259,677	\$329,726	24.8%
Unum Life Insurance Company Of America	3.3%	9	\$4,383,176	\$4,306,735	\$0	\$2,143,533	\$2,320,888	53.9%
Vigilant Insurance Company	0.0%	99	\$400	\$400	\$0	\$0	\$-87	(21.8%)
Washington National Insurance Company	0.1%	65	\$81,122	\$83,438	\$0	\$28,278	\$28,236	33.8%
Wellfleet Insurance Company	0.1%	53	\$179,721	\$179,178	\$0	\$22,890	\$42,256	23.6%
Wilton Reassurance Life Company Of New York	0.0%	106	\$68	\$68	\$0	\$0	\$0	0.0%
Zurich American Insurance Company	1.8%	19	\$2,353,584	\$2,106,081	\$0	\$2,649,784	\$1,643,475	78.0%
<b>Total</b>	<b>100.0%</b>		<b>\$132,394,047</b>	<b>\$130,978,218</b>	<b>\$440,537</b>	<b>\$67,054,609</b>	<b>\$72,981,639</b>	<b>55.7%</b>



## GROUP: DISABILITY INCOME

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
4 Ever Life Insurance Company	0.0%	42	\$92,152	\$92,370	\$0	\$10,779	\$11,581	12.5%
Aetna Life Insurance Company	0.0%	79	\$0	\$0	\$0	\$2,718,167	\$1,895,942	( 122.2%)
American Family Life Assurance Co of Col.	0.0%	65	\$1,656	\$1,569	\$0	\$0	\$0	0.0%
American Fidelity Assurance Company	2.0%	13	\$7,402,541	\$7,368,388	\$0	\$2,781,411	\$2,593,584	35.2%
American General Life Insurance Co	0.0%	64	\$2,015	\$22,794	\$0	\$139,133	\$18,964	83.2%
American Heritage Life Insurance Company	0.2%	28	\$723,345	\$724,970	\$0	\$276,942	\$262,492	36.2%
American Public Life Insurance Company	0.0%	50	\$35,610	\$35,348	\$0	\$1,572	\$1,551	4.4%
American United Life Insurance Company	0.9%	16	\$3,251,012	\$3,244,286	\$0	\$1,668,198	\$956,673	29.5%
Anthem Life Insurance Company	1.3%	14	\$4,928,609	\$4,888,927	\$1,346,574	\$3,400,691	\$3,418,369	69.9%
Assurity Life Insurance Company	0.2%	27	\$820,895	\$855,196	\$0	\$354,389	\$373,995	43.7%
Athene Annuity & Life Assurance Company	0.0%	61	\$3,154	\$3,472	\$0	\$0	\$0	0.0%
Axis Insurance Company	0.0%	79	\$0	\$0	\$0	\$0	\$-96	( 122.2%)
Bankers Life & Casualty Company	0.0%	78	\$9	\$9	\$0	\$0	\$-11	( 122.2%)
Boston Mutual Life Insurance Company	0.0%	41	\$95,772	\$116,312	\$0	\$80,332	\$80,069	68.8%
CIGNA Health & Life Insurance Company	0.0%	79	\$0	\$0	\$0	\$6,582	\$6,582	( 4461.5%)
CMFG Life Insurance Company	0.0%	79	\$0	\$0	\$0	\$7,300	\$7,187	( 4461.5%)
Canada Life Assurance Company	0.0%	75	\$153	\$153	\$0	\$0	\$0	0.0%
Central States Health & Life Co Of Omaha	0.0%	79	\$0	\$99	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Colonial Life & Accident Insurance Company	0.1%	33	\$455,244	\$464,506	\$0	\$267,269	\$222,437	47.9%
Combined Insurance Co Of America	0.1%	37	\$221,875	\$221,501	\$0	\$36,892	\$90,148	40.7%
Companion Life Insurance Company	0.0%	38	\$168,866	\$169,504	\$0	\$174,716	\$173,603	102.4%
Connecticut General Life Ins Co	0.0%	79	\$0	\$-9,004	\$0	\$401,717	\$401,717	( 4461.5%)
Continental American Insurance Company	0.3%	24	\$1,237,115	\$1,315,122	\$0	\$926,148	\$947,920	72.1%
Continental Casualty Company	0.0%	79	\$0	\$0	\$0	\$255,908	\$147,471	(122.2%)
Continental General Insurance Company	0.0%	45	\$85,762	\$82,673	\$0	\$5,741	\$3,806	4.6%
Country Life Insurance Company	0.0%	48	\$44,416	\$42,450	\$0	\$29,228	\$874,543	2060.2%
Dearborn Life Insurance Company	0.1%	32	\$504,851	\$504,851	\$0	\$550,783	\$550,783	109.1%
Elips Life Insurance Company	0.0%	67	\$1,191	\$1,915	\$0	\$251,212	\$3,704	193.4%
Employers Insurance Company Of Wausau	0.0%	79	\$0	\$0	\$0	\$15,600	\$8,418	(122.2%)
Empower Annuity Insurance Company Of America	0.0%	40	\$165,793	\$762,992	\$0	\$472,895	\$121,079	15.9%
Equitable Financial Life Ins Co of Am.	0.3%	23	\$1,267,245	\$1,272,725	\$0	\$733,559	\$733,559	57.6%
Equitable Financial Life Insurance Company	0.0%	53	\$18,985	\$17,950	\$0	\$320,978	\$321,240	1789.6%
Everlake Life Insurance Company	0.0%	74	\$215	\$218	\$0	\$0	\$0	0.0%
Fidelity Security Life Insurance Company	0.0%	54	\$18,020	\$17,223	\$0	\$3,000	\$6,036	35.0%
First Allmerica Financial Life Insurance Co	0.0%	79	\$0	\$0	\$0	\$6,006	\$6,006	( 4461.5%)
Great Southern Life Insurance Company	0.0%	68	\$820	\$982	\$0	\$0	\$0	0.0%
Guardian Life Insurance Company Of America	5.2%	7	\$19,493,412	\$19,410,425	\$0	\$13,254,831	\$20,401,421	105.1%
Hartford Life & Accident Insurance Company	12.6%	2	\$47,397,143	\$47,676,112	\$0	\$30,568,326	\$36,671,072	76.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Healthy Alliance Life Insurance Company	0.0%	79	\$0	\$0	\$0	\$45,427	\$12,123	( 4461.5%)
Horace Mann Life Insurance Company	0.0%	55	\$9,808	\$9,810	\$0	\$−26	\$−11,828	( 120.6%)
Illinois Mutual Life Insurance Company	0.0%	44	\$86,439	\$86,397	\$0	\$28,670	\$35,749	41.4%
Kansas City Life Insurance Company	0.7%	19	\$2,507,078	\$2,512,683	\$0	\$990,181	\$896,008	35.7%
Lafayette Life Insurance Company The	0.0%	79	\$0	\$0	\$0	\$98,125	\$97,919	( 4461.5%)
Life Insurance Company Of North America	13.7%	1	\$51,690,395	\$50,963,994	\$0	\$31,510,649	\$33,119,535	65.0%
Lincoln Life & Annuity Company Of New York	( 0.0%)	96	\$−3,819	\$−3,656	\$0	\$−95,322	\$−100,095	2737.8%
Lincoln National Life Insurance Company, The	10.3%	4	\$38,783,384	\$40,033,922	\$0	\$25,455,540	\$29,435,839	73.5%
MONY Life Insurance Company	0.0%	79	\$0	\$0	\$0	\$33,000	\$16,841	( 4461.5%)
Madison National Life Insurance Company Inc	0.0%	43	\$90,748	\$91,974	\$0	\$223,012	\$204,668	222.5%
Manhattan Life Insurance Company	0.0%	59	\$4,372	\$3,764	\$0	\$0	\$0	0.0%
Manhattanlife Insurance & Annuity Company	0.1%	36	\$227,981	\$225,300	\$0	\$42,826	\$46,974	20.8%
Metropolitan Life Insurance Company	8.2%	5	\$30,968,340	\$28,098,825	\$0	\$26,086,708	\$23,591,023	84.0%
Midwest National Life Ins Co of TN	0.0%	62	\$3,075	\$3,075	\$0	\$0	\$−9	( 0.3%)
Minnesota Life Insurance Company	0.0%	66	\$1,222	\$1,111	\$0	\$49,887	\$37,628	3386.9%
Mutual Of America Life Insurance Company	0.0%	49	\$38,610	\$38,610	\$0	\$67,998	\$67,998	176.1%
Mutual Of Omaha Insurance Company	0.0%	47	\$52,970	\$54,634	\$0	\$171,862	\$351,694	643.7%
Nationwide Life Insurance Company	0.0%	77	\$16	\$16	\$0	\$96,602	\$−91,334	( 570838%)
New York Life Group Insurance Company Of NY	0.3%	22	\$1,290,918	\$1,290,918	\$0	\$1,127,896	\$568,733	44.1%
New York Life Insurance Company	0.7%	18	\$2,627,490	\$2,636,653	\$322,552	\$1,429,727	\$1,655,608	62.8%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Nippon Life Insurance Company Of America	0.0%	51	\$20,577	\$20,575	\$0	\$0	\$–35,801	(174.0%)
Northwestern Mutual Life Insurance Company	0.5%	21	\$1,716,004	\$1,688,850	\$0	\$1,562,745	\$1,641,895	97.2%
Paul Revere Life Insurance Company	0.0%	39	\$168,610	\$173,086	\$0	\$191,030	\$63,665	36.8%
Pekin Life Insurance Company	0.0%	69	\$629	\$633	\$0	\$0	\$0	0.0%
Principal Life Insurance Company	3.2%	11	\$12,128,820	\$12,133,965	\$0	\$7,888,996	\$8,055,675	66.4%
Protective Life & Annuity Insurance Company	0.0%	76	\$80	\$9	\$0	\$0	\$0	0.0%
Protective Life Insurance Company	0.3%	25	\$1,036,076	\$243,111	\$0	\$3,633	\$33,506	13.8%
Provident Life & Accident Insurance Company	0.0%	73	\$227	\$221	\$0	\$103,972	\$24,453	11064.7%
Prudential Insurance Company Of America The	5.1%	8	\$19,385,610	\$19,836,004	\$0	\$15,615,391	\$17,359,211	87.5%
Puritan Life Insurance Company Of America	0.1%	31	\$506,369	\$505,651	\$0	\$385,229	\$–607,777	(120.2%)
Reliance Standard Life Insurance Company	2.7%	12	\$10,296,474	\$10,425,306	\$0	\$8,221,433	\$6,330,096	60.7%
Reliastar Life Insurance Company	0.8%	17	\$3,106,755	\$2,979,560	\$0	\$2,213,753	\$2,213,753	74.3%
Renaissance Life & Health Insurance Co	0.2%	29	\$650,430	\$650,430	\$0	\$144,582	\$292,927	45.0%
Reserve National Insurance Company	0.0%	71	\$376	\$183	\$0	\$0	\$0	0.0%
Sentry Life Insurance Company (l&h Acct)	0.0%	79	\$0	\$0	\$0	\$15,000	\$11,320	(4461.5%)
Standard Insurance Company	6.6%	6	\$24,824,086	\$26,224,073	\$0	\$21,428,289	\$24,534,197	93.6%
Standard Life & Accident Insurance Company	0.0%	79	\$0	\$–4,190	\$0	\$0	\$826	(19.7%)
Sun Life & Health Insurance Company (US)	0.1%	35	\$238,983	\$241,290	\$0	\$388,828	\$388,828	161.1%
Sun Life Assurance Company Of Canada	4.7%	10	\$17,649,856	\$17,822,131	\$0	\$9,582,819	\$9,582,819	53.8%
Symetra Life Insurance Company	0.6%	20	\$2,313,977	\$2,331,658	\$0	\$1,449,256	\$1,460,071	62.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Talcott Resolution Life Insurance Company	0.0%	52	\$20,163	\$19,927	\$0	\$271,543	\$90,871	456.0%
Teachers Ins & Annuity Assn of America	0.0%	79	\$0	\$0	\$0	\$478,074	\$22,875	( 4461.5%)
Transamerica Life Insurance Company	0.1%	34	\$337,659	\$337,403	\$0	\$131,984	\$133,884	39.7%
Trustmark Insurance Company	0.0%	46	\$71,418	\$70,954	\$0	\$16,589	\$17,399	24.5%
Trustmark Life Insurance Company	0.0%	60	\$3,777	\$3,767	\$0	\$0	\$0	0.0%
US Alliance Life & Security Company	0.0%	58	\$5,773	\$5,773	\$0	\$0	\$0	0.0%
Unimerica Insurance Company	( 0.0%)	95	\$−375	\$51	\$0	\$317,134	\$317,049	621665%
Union Labor Life Insurance Company	0.0%	63	\$2,456	\$2,463	\$0	\$0	\$0	0.0%
Union Security Insurance Company	0.0%	56	\$9,017	\$9,017	\$0	\$0	\$0	0.0%
United Heritage Life Insurance Company	0.0%	57	\$5,974	\$6,187	\$0	\$0	\$674	10.9%
United Of Omaha Life Insurance Company	4.9%	9	\$18,329,230	\$18,486,395	\$0	\$10,691,273	\$12,512,452	67.7%
United States Life Insurance Co New York	0.0%	72	\$239	\$−4,124	\$0	\$620,442	\$170,355	( 4130.8%)
UnitedHealthcare Insurance Company	1.3%	15	\$4,721,079	\$4,721,039	\$0	\$2,001,675	\$2,154,167	45.6%
Unum Life Insurance Company Of America	11.0%	3	\$41,509,167	\$41,789,630	\$0	\$36,461,990	\$30,653,348	73.4%
Usable Life	0.1%	30	\$564,256	\$599,901	\$0	\$404,757	\$404,757	67.5%
Washington National Insurance Company	0.0%	70	\$549	\$−156	\$0	\$0	\$−2,564	1643.6%
Wilcac Life Insurance Company	0.0%	79	\$0	\$0	\$0	\$10,151	\$10,151	( 4461.5%)
Zurich American Life Insurance Company	0.2%	26	\$886,448	\$784,982	\$0	\$1,015,172	\$993,072	126.5%
<b>Total</b>	<b>100.0%</b>		<b>\$377,327,672</b>	<b>\$377,459,823</b>	<b>\$1,669,126</b>	<b>\$268,698,807</b>	<b>\$280,075,073</b>	<b>74.2%</b>

## GROUP: DENTAL

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Aetna Life Insurance Company	4.6%	7	\$14,703,067	\$14,456,546	\$0	\$11,581,301	\$11,721,490	81.1%
American Family Life Assurance Co of Col.	0.2%	30	\$540,685	\$660,995	\$0	\$204,300	\$311,158	47.1%
American Heritage Life Insurance Company	( 0.0%)	60	\$-144	\$-132	\$0	\$0	\$13	( 9.8%)
American Public Life Insurance Company	0.0%	37	\$71,560	\$71,033	\$0	\$18,732	\$18,487	26.0%
Ameritas Life Insurance Corp	2.4%	11	\$7,609,503	\$7,626,130	\$0	\$4,431,602	\$4,512,686	59.2%
Axis Insurance Company	0.0%	54	\$741	\$741	\$0	\$294	\$-986	(133.1%)
BCS Insurance Company	0.1%	32	\$350,486	\$351,260	\$0	\$24,461	\$23,662	6.7%
Blue Cross & Blue Shield Of Kansas City	3.9%	8	\$12,502,469	\$12,502,469	\$0	\$9,557,182	\$9,624,711	77.0%
CIGNA Health & Life Insurance Company	10.9%	2	\$34,412,792	\$35,557,600	\$0	\$28,509,911	\$28,908,129	81.3%
Citizens Security Life Ins Co	0.7%	21	\$2,107,763	\$2,144,944	\$0	\$863,385	\$897,920	41.9%
Companion Life Insurance Company	0.1%	31	\$469,662	\$471,438	\$0	\$228,687	\$227,230	48.2%
Compbenefits Insurance Company	0.0%	51	\$1,372	\$1,372	\$0	\$831	\$835	60.9%
Connecticut General Life Ins Co	( 0.0%)	59	\$-110	\$-58	\$0	\$0	\$0	0.0%
Continental American Insurance Company	0.0%	45	\$7,424	\$8,156	\$0	\$380	\$423	5.2%
Continental General Insurance Company	0.0%	40	\$40,498	\$37,480	\$0	\$16,858	\$20,448	54.6%
Dearborn Life Insurance Company	0.0%	38	\$63,437	\$63,437	\$0	\$41,615	\$41,615	65.6%
Dental Care Plus Inc	0.2%	27	\$651,354	\$634,378	\$0	\$289,792	\$278,231	43.9%
Dentegra Insurance Company	1.4%	14	\$4,413,873	\$4,418,445	\$0	\$2,291,481	\$2,306,791	52.2%
Equitable Financial Life Ins Co of Am.	0.6%	23	\$1,860,041	\$1,868,084	\$0	\$1,740,427	\$1,740,427	93.2%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Equitable Financial Life Insurance Company	0.0%	43	\$10,612	\$10,032	\$0	\$1,423	\$1,425	14.2%
Fidelity Security Life Insurance Company	0.0%	39	\$47,713	\$47,713	\$0	\$17,331	\$17,389	36.4%
First Continental Life & Accident Insurance Company	0.5%	24	\$1,663,438	\$1,663,438	\$0	\$0	\$0	0.0%
First Health Life & Health Insurance Company	0.0%	57	\$0	\$0	\$0	\$14,746	\$-4,044	0.0%
Freedom Life Insurance Company Of America	0.0%	41	\$31,069	\$31,017	\$0	\$8,162	\$3,631	11.7%
Gerber Life Insurance Company	0.0%	55	\$732	\$725	\$0	\$909	\$938	129.4%
Guardian Life Insurance Company Of America	10.0%	3	\$31,579,468	\$31,382,778	\$0	\$22,300,333	\$22,177,557	70.7%
Healthy Alliance Life Insurance Company	7.9%	5	\$24,985,998	\$24,985,998	\$0	\$18,866,751	\$19,010,753	76.1%
Humana Insurance Company	2.8%	10	\$8,924,844	\$8,922,880	\$0	\$6,221,206	\$6,122,659	68.6%
HumanaDental Insurance Company	0.8%	18	\$2,551,469	\$2,551,469	\$0	\$1,700,226	\$1,663,909	65.2%
Kansas City Life Insurance Company	1.0%	15	\$3,208,299	\$3,215,471	\$0	\$2,220,313	\$2,009,142	62.5%
Lincoln Life & Annuity Company Of New York	0.0%	57	\$0	\$0	\$0	\$81,293	\$82,384	0.0%
Lincoln National Life Insurance Company, The	0.7%	20	\$2,123,731	\$2,053,537	\$0	\$1,859,838	\$1,844,809	89.8%
Madison National Life Insurance Company Inc	0.0%	36	\$86,896	\$86,481	\$0	\$38,869	\$39,108	45.2%
Manhattanlife Insurance & Annuity Company	0.0%	53	\$749	\$746	\$0	\$0	\$0	0.0%
Medico Insurance Company	0.2%	28	\$648,919	\$648,804	\$0	\$322,902	\$324,134	50.0%
Metropolitan Life Insurance Company	24.1%	1	\$76,217,698	\$73,244,388	\$0	\$74,322,734	\$67,031,762	91.5%
Midwest National Life Ins Co of TN	0.0%	48	\$3,615	\$3,615	\$0	\$1,194	\$1,266	35.0%
National Guardian Life Insurance Company	0.4%	25	\$1,400,395	\$1,372,652	\$0	\$904,468	\$944,751	68.8%
Nationwide Life Insurance Company	0.2%	29	\$630,922	\$630,922	\$0	\$476,616	\$476,756	75.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Nippon Life Insurance Company Of America	0.0%	34	\$154,249	\$154,231	\$0	\$89,594	\$89,352	57.9%
Pan–American Life Insurance Company	0.0%	52	\$946	\$944	\$0	\$87	\$88	9.3%
Physicians Mutual Insurance Company	1.0%	16	\$3,050,581	\$3,052,401	\$0	\$1,754,632	\$1,768,381	57.9%
Principal Life Insurance Company	7.0%	6	\$22,225,215	\$22,230,634	\$0	\$14,377,424	\$14,681,190	66.0%
Reliance Standard Life Insurance Company	0.6%	22	\$1,966,335	\$1,948,938	\$0	\$1,253,464	\$1,253,464	64.3%
Renaissance Life & Health Insurance Co	0.4%	26	\$1,301,740	\$1,301,740	\$0	\$763,265	\$765,030	58.8%
Reserve National Insurance Company	0.0%	42	\$10,884	\$10,884	\$0	\$6,961	\$5,602	51.5%
Standard Insurance Company	1.7%	12	\$5,310,590	\$5,373,817	\$0	\$3,841,076	\$3,743,163	69.7%
Standard Life & Accident Insurance Company	0.0%	44	\$7,509	\$7,637	\$0	\$1,062	\$689	9.0%
Standard Security Life Insurance Co Of NY	0.0%	47	\$4,792	\$4,828	\$0	\$1,213	\$1,213	25.1%
Starmount Life Insurance Company	0.9%	17	\$2,706,599	\$2,716,504	\$0	\$1,952,908	\$1,940,063	71.4%
Sun Life & Health Insurance Company (US)	0.0%	46	\$6,059	\$6,117	\$0	\$22,205	\$22,205	363.0%
Sun Life Assurance Company Of Canada	3.9%	9	\$12,421,808	\$12,543,054	\$0	\$7,813,243	\$7,813,243	62.3%
Transamerica Life Insurance Company	0.1%	33	\$274,037	\$275,989	\$0	\$3,760	\$3,820	1.4%
Truassure Insurance Company	0.0%	35	\$149,364	\$149,364	\$0	\$116,856	\$114,489	76.7%
Trustmark Life Insurance Company	0.0%	49	\$3,569	\$3,559	\$0	\$8,461	\$9,897	278.1%
Unicare Life & Health Insurance Company	0.0%	50	\$2,041	\$2,071	\$0	\$2,137	\$1,978	95.5%
Union Security Insurance Company	0.0%	56	\$434	\$434	\$0	\$0	\$0	0.0%
United Concordia Insurance Company	0.7%	19	\$2,300,614	\$2,300,614	\$0	\$1,705,331	\$1,677,431	72.9%



Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
United Of Omaha Life Insurance Company	1.5%	13	\$4,907,756	\$4,936,271	\$0	\$3,669,387	\$3,819,579	77.4%
UnitedHealthcare Insurance Company	8.2%	4	\$25,924,127	\$26,049,450	\$0	\$18,424,494	\$18,380,741	70.6%
Total	100.0%		\$316,652,289	\$314,796,465	\$0	\$244,968,113	\$238,473,217	75.8%

## GROUP: LIMITED BENEFIT

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
5 Star Life Insurance Company	0.1%	47	\$174,854	\$181,537	\$0	\$73,608	\$73,608	40.5%
Ace American Insurance Company	0.1%	49	\$154,972	\$149,245	\$0	\$17,704	\$11,359	7.6%
Advantica Insurance Company	1.4%	13	\$4,250,391	\$4,250,391	\$0	\$2,588,630	\$2,540,630	59.8%
Allianz Life Insurance Co Of North America	0.0%	85	\$1,468	\$1,480	\$0	\$0	\$0	0.0%
American Family Life Assurance Co of Col.	0.0%	58	\$80,934	\$95,633	\$0	\$36,577	\$61,204	64.0%
American Fidelity Assurance Company	0.2%	40	\$470,277	\$477,330	\$0	\$177,112	\$205,721	43.1%
American Financial Security Life Insurance Co	0.0%	61	\$43,950	\$42,543	\$0	\$9,633	\$0	0.0%
American General Life Insurance Co	0.0%	91	\$73	\$649	\$0	\$0	\$0	0.0%
American Health & Life Insurance Company	0.0%	81	\$2,916	\$3,484	\$0	\$0	\$0	0.0%
American Heritage Life Insurance Company	0.9%	20	\$2,623,916	\$2,668,400	\$0	\$465,654	\$430,722	16.1%
American Public Life Insurance Company	0.6%	22	\$1,820,484	\$1,835,973	\$0	\$924,850	\$912,753	49.7%
American Republic Insurance Company	0.0%	68	\$18,432	\$18,944	\$0	\$0	\$-5,991	( 31.6%)
Ameritas Life Insurance Corp	0.5%	26	\$1,393,023	\$1,396,067	\$0	\$2,855,935	\$2,908,190	208.3%
Amex Assurance Company	0.0%	56	\$85,741	\$86,193	\$0	\$21,310	\$24,132	28.0%
Amfirst Insurance Company	1.0%	18	\$2,940,561	\$2,940,561	\$0	\$1,225,861	\$1,326,738	45.1%
Assurity Life Insurance Company	0.4%	31	\$1,028,893	\$1,120,718	\$0	\$277,451	\$344,568	30.7%
Axis Insurance Company	0.0%	65	\$29,153	\$90,641	\$0	\$123,032	\$47,181	52.1%
BCS Insurance Company	0.5%	25	\$1,405,415	\$1,409,327	\$0	\$501,154	\$524,278	37.2%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Blue Cross & Blue Shield Of Kansas City	0.4%	30	\$1,126,030	\$1,126,030	\$0	\$988,865	\$988,865	87.8%
CMFG Life Insurance Company	0.0%	66	\$22,799	\$22,613	\$0	\$2,500	\$2,500	11.1%
Citizens Security Life Ins Co	0.2%	38	\$549,809	\$559,511	\$0	\$221,772	\$249,145	44.5%
Colonial Life & Accident Insurance Company	0.2%	41	\$448,858	\$450,337	\$0	\$211,425	\$184,035	40.9%
Colonial Penn Life Insurance Company	0.0%	88	\$404	\$404	\$0	\$0	\$2	0.5%
Combined Insurance Co Of America	3.5%	3	\$10,154,152	\$11,901,691	\$0	\$9,404,656	\$10,159,048	85.4%
Companion Life Insurance Company	2.4%	8	\$6,926,323	\$6,952,520	\$0	\$8,324,823	\$8,271,782	119.0%
Continental American Insurance Company	1.0%	17	\$3,061,511	\$3,183,443	\$0	\$1,277,852	\$1,329,917	41.8%
Continental General Insurance Company	0.0%	90	\$299	\$299	\$0	\$0	\$0	0.0%
Dearborn Life Insurance Company	0.0%	80	\$3,755	\$3,755	\$0	\$189,768	\$189,768	5053.7%
Delaware American Life Insurance Company	0.0%	92	\$0	\$0	\$0	\$1,454	\$1,387	0.0%
Equitable Financial Life Ins Co of Am.	0.1%	43	\$356,849	\$358,392	\$0	\$251,732	\$251,732	70.2%
Equitable Financial Life Insurance Company	0.0%	84	\$1,517	\$1,434	\$0	\$3,527	\$3,529	246.1%
Everlake Life Insurance Company	0.0%	70	\$12,094	\$12,261	\$0	\$6,200	\$7,130	58.2%
Family Heritage Life Insurance Co Of America	0.0%	79	\$4,651	\$4,665	\$0	\$0	\$0	0.0%
Fidelity Security Life Insurance Company	6.5%	2	\$19,027,800	\$19,027,800	\$0	\$13,660,948	\$13,625,198	71.6%
First Continental Life & Accident Insurance Company	0.0%	82	\$1,780	\$1,780	\$0	\$0	\$0	0.0%
Freedom Life Insurance Company Of America	0.0%	50	\$144,405	\$143,298	\$0	\$47,531	\$21,144	14.8%
Guarantee Trust Life Insurance Company	0.0%	55	\$102,582	\$100,698	\$0	\$27,184	\$26,379	26.2%
Guardian Life Insurance Company Of America	2.6%	6	\$7,682,918	\$7,615,856	\$0	\$3,161,083	\$3,076,053	40.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
HM Life Insurance Company	0.1%	45	\$251,402	\$267,963	\$0	\$179,675	\$218,279	81.5%
Hartford Life & Accident Insurance Company	0.6%	23	\$1,758,686	\$1,861,902	\$0	\$1,147,452	\$1,402,851	75.3%
Healthy Alliance Life Insurance Company	2.7%	5	\$8,011,317	\$8,011,317	\$0	\$5,283,043	\$5,006,040	62.5%
Humana Insurance Company	0.7%	21	\$1,980,910	\$1,980,910	\$0	\$1,035,038	\$1,004,145	50.7%
Independence American Insurance Company	0.2%	36	\$614,951	\$614,951	\$0	\$144,796	\$58,827	9.6%
Kansas City Life Insurance Company	0.2%	39	\$494,956	\$496,063	\$0	\$981,556	\$888,202	179.1%
Life Insurance Company Of North America	1.4%	14	\$4,023,299	\$3,966,760	\$0	\$1,571,314	\$1,611,518	40.6%
LifeSecure Insurance Company	0.0%	89	\$366	\$276	\$0	\$0	\$11	4.0%
Loyal American Life Insurance Company	0.0%	87	\$821	\$821	\$0	\$0	\$21	2.6%
Madison National Life Insurance Company Inc	0.0%	59	\$52,346	\$51,338	\$0	\$16,158	\$16,109	31.4%
Metropolitan Life Insurance Company	2.8%	4	\$8,084,781	\$6,718,834	\$0	\$4,038,331	\$4,124,883	61.4%
Midwest National Life Ins Co of TN	0.0%	72	\$7,873	\$7,910	\$0	\$3,339	\$3,153	39.9%
Mutual Of Omaha Insurance Company	0.0%	62	\$38,045	\$38,034	\$0	\$4,067	\$3,447	9.1%
National Benefit Life Insurance Company	0.0%	69	\$17,767	\$18,320	\$0	\$0	\$0	0.0%
National Guardian Life Insurance Company	2.2%	11	\$6,324,098	\$6,309,954	\$0	\$4,314,728	\$4,284,669	67.9%
National Health Insurance Company	0.1%	42	\$358,695	\$357,814	\$0	\$73,346	\$54,850	15.3%
National Union Fire Ins Co of Pittsburgh	0.0%	51	\$119,642	\$119,642	\$0	\$68,420	\$58,420	48.8%
Nationwide Life Insurance Company	0.4%	28	\$1,302,064	\$1,305,921	\$0	\$688,705	\$668,697	51.2%
New York Life Group Insurance Company Of NY	0.0%	71	\$8,630	\$8,630	\$0	\$0	\$0	0.0%
New York Life Insurance Company	0.0%	52	\$115,010	\$115,708	\$9,142	\$52,793	\$51,680	44.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Nippon Life Insurance Company Of America	0.0%	63	\$35,679	\$35,677	\$0	\$15,567	\$15,525	43.5%
North River Insurance Company The	0.1%	44	\$317,089	\$317,089	\$0	\$96,431	\$560,134	176.6%
Pan–American Life Insurance Company	0.1%	48	\$170,016	\$169,710	\$0	\$134,871	\$136,483	80.4%
Paul Revere Life Insurance Company	0.0%	64	\$31,902	\$30,292	\$0	\$11,145	\$9,098	30.0%
Principal Life Insurance Company	1.3%	15	\$3,823,576	\$3,826,748	\$0	\$2,179,539	\$2,225,589	58.2%
Protective Life Insurance Company	0.0%	75	\$6,731	\$6,731	\$0	\$400	\$400	5.9%
Provident Life & Casualty Insurance Company	0.0%	83	\$1,539	\$1,753	\$0	\$0	\$0	0.0%
Prudential Insurance Company Of America The	0.0%	54	\$107,867	\$116,908	\$0	\$67,481	\$69,476	59.4%
Reliance Standard Life Insurance Company	1.0%	19	\$2,884,476	\$2,893,665	\$0	\$1,070,755	\$1,060,031	36.6%
Securian Life Insurance Company	0.1%	46	\$229,489	\$230,211	\$0	\$76,112	\$75,829	32.9%
Siriuspoint America Insurance Company	0.3%	32	\$943,740	\$786,454	\$0	\$275,602	\$480,305	61.1%
Standard Insurance Company	0.4%	29	\$1,140,146	\$1,139,641	\$0	\$676,527	\$668,141	58.6%
Standard Life & Accident Insurance Company	0.0%	60	\$44,027	\$40,174	\$0	\$21,769	\$9,835	24.5%
Standard Security Life Insurance Co Of NY	0.0%	76	\$6,230	\$6,393	\$0	\$1,569	\$3,946	61.7%
Sun Life Assurance Company Of Canada	1.2%	16	\$3,629,714	\$3,665,143	\$0	\$1,716,935	\$1,716,935	46.8%
Surency Life & Health Insurance Company	0.5%	24	\$1,432,444	\$1,432,444	\$0	\$1,031,432	\$989,657	69.1%
Symetra Life Insurance Company	0.5%	27	\$1,375,706	\$1,386,218	\$0	\$477,743	\$481,308	34.7%
Talcott Resolution Life Insurance Company	0.0%	57	\$83,831	\$84,863	\$0	\$94,860	\$92,661	109.2%
Transamerica Financial Life Ins Co	0.0%	78	\$5,055	\$5,058	\$0	\$0	\$0	0.0%
Transamerica Life Insurance Company	2.2%	10	\$6,364,842	\$6,407,687	\$0	\$4,897,715	\$4,774,580	74.5%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Trustmark Insurance Company	0.0%	53	\$113,925	\$113,183	\$0	\$32,150	\$33,720	29.8%
Unified Life Insurance Company	0.3%	34	\$836,456	\$836,552	\$0	\$721,414	\$721,328	86.2%
Unimerica Insurance Company	0.0%	86	\$851	\$1,099	\$0	\$1,998	\$1,721	156.6%
Union Fidelity Life Insurance Company	0.0%	74	\$7,495	\$7,561	\$0	\$330	\$393	5.2%
Union Labor Life Insurance Company	0.0%	73	\$7,810	\$7,875	\$0	\$750	\$—484	( 6.1%)
United American Insurance Company	1.6%	12	\$4,677,808	\$4,724,137	\$0	\$3,565,774	\$3,579,777	75.8%
United National Life Ins Co of America	0.0%	67	\$19,924	\$20,117	\$0	\$2,500	\$2,478	12.3%
United Of Omaha Life Insurance Company	0.3%	33	\$864,501	\$865,769	\$0	\$517,410	\$530,060	61.2%
United States Fire Insurance Company	2.3%	9	\$6,818,500	\$6,818,500	\$0	\$4,368,379	\$4,345,420	63.7%
United States Life Insurance Co New York	0.0%	92	\$0	\$0	\$0	\$44,319	\$42,806	0.0%
UnitedHealthcare Insurance Company	2.4%	7	\$7,137,711	\$7,117,282	\$0	\$4,352,913	\$4,381,682	61.6%
Unum Insurance Company	0.2%	37	\$610,943	\$622,069	\$0	\$92,508	\$103,631	16.7%
Unum Life Insurance Company Of America	0.3%	35	\$759,383	\$734,880	\$0	\$161,286	\$162,779	22.2%
Vision Service Plan Insurance Company	50.9%	1	\$149,540,642	\$149,540,642	\$0	\$79,476,406	\$79,645,797	53.3%
Washington National Insurance Company	0.0%	77	\$5,361	\$5,577	\$0	\$262	\$—124,131	( 2225.8%)
Wilcac Life Insurance Company	0.0%	92	\$0	\$0	\$0	\$0	\$—13	0.0%
<b>Total</b>	<b>100.0%</b>		<b>\$293,755,057</b>	<b>\$294,487,073</b>	<b>\$9,142</b>	<b>\$172,867,444</b>	<b>\$174,045,406</b>	<b>59.1%</b>

## GROUP:

### SHORT TERM CREDIT DISABILITY

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Health & Life Insurance Company	20.5%	3	\$1,253,266	\$1,584,243	\$0	\$448,706	\$334,905	21.1%
American National Insurance Company	0.1%	12	\$6,676	\$7,637	\$0	\$1,453	\$1,549	20.3%
CMFG Life Insurance Company	28.1%	2	\$1,718,965	\$1,712,347	\$0	\$632,607	\$632,607	36.9%
Central States Health & Life Co Of Omaha	6.3%	5	\$384,778	\$442,644	\$0	\$67,265	\$66,546	15.0%
Central States Indemnity Company Of Omaha	6.9%	4	\$423,925	\$423,925	\$0	\$9,104	\$14,230	3.4%
Individual Assurance Co Life Health & Accident	0.0%	13	\$0	\$395	\$0	\$0	\$-3	( 0.8%)
Merit Life Insurance Co	0.0%	13	\$0	\$56	\$0	\$0	\$-2,968	( 5300.0%)
Minnesota Life Insurance Company	33.1%	1	\$2,023,619	\$1,966,486	\$0	\$164,138	\$241,980	12.3%
Pekin Life Insurance Company	1.7%	6	\$106,153	\$163,802	\$0	\$57,044	\$57,508	35.1%
Revol One Insurance Company	0.1%	11	\$8,749	\$8,749	\$0	\$3,767	\$-5,169	( 59.1%)
Securian Life Insurance Company	0.5%	9	\$27,931	\$31,349	\$0	\$22,908	\$-15,115	( 48.2%)
Shelterpoint Insurance Company	1.7%	7	\$103,380	\$103,380	\$0	\$44,308	\$47,888	46.3%
Transamerica Casualty Insurance Company	0.2%	10	\$13,112	\$13,112	\$0	\$454	\$476	3.6%
Vision Benefits Of America li Inc	0.6%	8	\$39,659	\$1,866,148	\$0	\$1,476,949	\$1,476,949	79.1%
<b>Total</b>	<b>100.0%</b>		<b>\$6,110,213</b>	<b>\$8,324,273</b>	<b>\$0</b>	<b>\$2,928,703</b>	<b>\$2,851,383</b>	<b>34.3%</b>

## GROUP:

### LONG TERM CREDIT DISABILITY

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American General Life Insurance Co	0.0%	2	\$0	\$0	\$0	\$0	\$2	3.4%
Plateau Insurance Company	100.0%	1	\$81,815	\$121,684	\$0	\$26,619	\$4,148	3.4%
<b>Total</b>	<b>100.0%</b>		<b>\$81,815</b>	<b>\$121,684</b>	<b>\$0</b>	<b>\$26,619</b>	<b>\$4,150</b>	<b>3.4%</b>



## GROUP:

### CREDIT UNEMPLOYMENT

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Puritan Life Insurance Company Of America	—		\$0	\$53	\$0	\$0	\$0	0.0%
<b>Total</b>	<b>100.0%</b>		<b>\$0</b>	<b>\$53</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0.0%</b>

## GROUP: STOP LOSS

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Aetna Life Insurance Company	6.0%	7	\$53,355,562	\$53,362,800	\$0	\$43,651,283	\$44,566,146	83.5%
All Savers Insurance Company	21.5%	1	\$191,953,038	\$191,953,038	\$0	\$196,038,206	\$208,545,067	108.6%
Amalgamated Life Insurance Company	0.1%	43	\$485,791	\$525,823	\$0	\$0	\$0	0.0%
American Fidelity Assurance Company	0.3%	29	\$2,885,568	\$2,247,081	\$0	\$3,943,233	\$2,194,323	97.7%
American National Insurance Company	0.2%	35	\$1,571,415	\$1,430,217	\$0	\$1,582,973	\$512,431	35.8%
American National Life Ins Co Of TX	0.4%	25	\$3,641,796	\$3,269,992	\$0	\$2,462,286	\$2,896,818	88.6%
BCS Insurance Company	0.1%	36	\$1,200,048	\$1,200,048	\$0	\$1,669,850	\$1,893,324	157.8%
Benchmark Insurance Company	0.1%	40	\$655,665	\$655,665	\$0	\$267,488	\$87,973	13.4%
CIGNA Health & Life Insurance Company	10.6%	2	\$94,153,172	\$93,282,086	\$0	\$82,383,414	\$84,541,657	90.6%
Caterpillar Insurance Company	0.0%	49	\$0	\$0	\$0	\$3,753,222	\$-2,604,028	11779.0%
Companion Life Insurance Company	1.2%	15	\$10,522,617	\$10,562,416	\$0	\$9,002,044	\$8,944,689	84.7%
Connecticut General Life Ins Co	( 0.0%)	53	\$-722	\$-764	\$0	\$0	\$0	0.0%
Everest Reinsurance Company	0.6%	21	\$5,558,730	\$5,558,730	\$0	\$5,260,782	\$4,607,480	82.9%
Fair American Ins & Resinsurance Co	0.1%	38	\$1,035,682	\$1,035,682	\$47,993	\$1,181,596	\$1,242,622	120.0%
Fidelity Security Life Insurance Company	0.5%	24	\$4,302,613	\$4,302,613	\$0	\$4,231,027	\$4,158,063	96.6%
Garden State Life Insurance Company	0.1%	41	\$623,366	\$577,593	\$0	\$113,848	\$396,212	68.6%
Gerber Life Insurance Company	1.6%	13	\$14,482,019	\$14,348,561	\$0	\$8,127,254	\$8,382,330	58.4%
Granular Insurance Company	0.5%	23	\$4,877,128	\$5,106,859	\$0	\$2,510,910	\$3,315,596	64.9%
Great Midwest Insurance Company	0.4%	27	\$3,270,861	\$3,270,861	\$0	\$1,580,049	\$3,737,650	114.3%
Greenwich Insurance Company	0.1%	44	\$471,188	\$536,820	\$0	\$422,956	\$1,883,952	350.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Guarantee Trust Life Insurance Company	0.0%	49	\$0	\$0	\$0	\$0	\$–25,621	11779.0%
HCC Life Insurance Company	8.5%	5	\$75,629,967	\$75,629,967	\$0	\$54,479,707	\$47,450,493	62.7%
HM Life Insurance Company	0.9%	17	\$7,850,984	\$7,668,770	\$0	\$5,697,033	\$5,494,072	71.6%
Healthy Alliance Life Insurance Company	7.8%	6	\$69,696,980	\$69,696,980	\$0	\$173,305,119	\$179,321,285	257.3%
Humana Insurance Company	2.9%	8	\$25,795,700	\$25,795,700	\$0	\$23,351,497	\$22,730,885	88.1%
Integon National Insurance Company	0.0%	49	\$0	\$0	\$0	\$1,172,332	\$1,131,887	11779.0%
Ironshore Indemnity Inc	0.0%	45	\$240,700	\$921,288	\$0	\$697,485	\$616,275	66.9%
Kaiser Permanente Insurance Company	0.1%	42	\$573,847	\$573,847	\$0	\$0	\$0	0.0%
Liberty Insurance Underwriters Inc	0.0%	47	\$1,946	\$2,087	\$0	\$2,500	\$–788,062	(37760.5%)
Missouri Valley Life & Health Insurance Co	8.6%	4	\$76,943,226	\$76,943,226	\$0	\$49,982,951	\$50,749,902	66.0%
National Health Insurance Company	1.5%	14	\$13,211,890	\$13,179,449	\$0	\$9,590,313	\$11,077,311	84.0%
Nationwide Life Insurance Company	0.4%	28	\$3,130,502	\$3,173,935	\$0	\$2,177,706	\$1,685,134	53.1%
North River Insurance Company The	0.1%	37	\$1,081,756	\$1,081,756	\$0	\$1,771,432	\$1,910,916	176.6%
Pan–American Life Insurance Company	0.8%	18	\$7,539,188	\$7,525,647	\$0	\$3,313,791	\$3,353,395	44.6%
Partnerre America Insurance Company	0.2%	33	\$1,945,402	\$1,945,402	\$0	\$2,170,121	\$2,392,995	123.0%
QBE Insurance Corporation	2.0%	12	\$17,985,531	\$17,532,769	\$0	\$13,665,700	\$9,097,546	51.9%
Reliance Standard Life Insurance Company	0.0%	48	\$816	\$816	\$0	\$108,687	\$96,117	11779.0%
Reliastar Life Ins Co of NY	0.1%	39	\$953,586	\$971,732	\$0	\$0	\$0	0.0%
Reliastar Life Insurance Company	2.1%	11	\$18,396,393	\$17,947,860	\$0	\$13,205,282	\$14,333,144	79.9%
Siriuspoint America Insurance Company	0.6%	22	\$5,414,112	\$6,203,406	\$0	\$4,441,405	\$3,467,048	55.9%
Standard Life & Accident Insurance Company	0.0%	46	\$149,802	\$170,418	\$0	\$287	\$106,848	62.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Standard Security Life Insurance Co Of NY	0.0%	49	\$0	\$0	\$0	\$-13,105	\$-13,105	11779.0%
Sun Life Assurance Company Of Canada	10.5%	3	\$93,507,776	\$94,420,481	\$0	\$56,233,430	\$56,233,430	59.6%
Swiss Re Corporate Solutions America Insurance Corporation	0.8%	19	\$7,136,490	\$7,048,252	\$0	\$1,635,740	\$4,416,954	62.7%
Symetra Life Insurance Company	2.1%	10	\$18,968,765	\$19,113,704	\$0	\$12,893,424	\$12,989,646	68.0%
Trustmark Life Insurance Company	0.3%	30	\$2,568,090	\$2,560,917	\$0	\$1,889,587	\$2,210,402	86.3%
Unimerica Insurance Company	1.1%	16	\$9,995,373	\$10,199,886	\$0	\$3,935,389	\$3,934,094	38.6%
Union Labor Life Insurance Company	0.4%	26	\$3,342,209	\$3,351,090	\$53,117	\$4,388,930	\$4,567,027	136.3%
United States Fire Insurance Company	0.7%	20	\$5,897,299	\$5,897,299	\$0	\$7,201,065	\$3,758,340	63.7%
UnitedHealthcare Insurance Company	2.4%	9	\$21,438,302	\$21,499,573	\$0	\$17,295,439	\$17,329,662	80.6%
Unum Life Insurance Company Of America	0.2%	34	\$1,849,979	\$1,854,660	\$0	\$2,295,332	\$2,577,614	139.0%
Westport Insurance Corporation	0.2%	32	\$2,073,832	\$2,070,492	\$0	\$2,846,327	\$3,022,926	146.0%
Zurich American Insurance Company	0.3%	31	\$2,432,266	\$2,665,321	\$0	\$643,667	\$1,811,502	68.0%
<b>Total</b>	<b>100.0%</b>		<b>\$890,798,246</b>	<b>\$890,872,851</b>	<b>\$101,110</b>	<b>\$838,560,994</b>	<b>\$846,342,367</b>	<b>95.0%</b>

## GROUP: MEDICARE PART D

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Anthem Insurance Companies Inc	1.8%	5	\$1,296,167	\$1,296,167	\$0	\$1,442,478	\$1,406,959	108.5%
CIGNA Health & Life Insurance Company	18.6%	2	\$13,077,820	\$13,710,491	\$0	\$10,892,553	\$11,943,407	87.1%
Clear Spring Health Insurance Company	5.7%	3	\$4,006,712	\$4,006,712	\$0	\$790,111	\$2,082,787	52.0%
Humana Insurance Company	2.5%	4	\$1,723,913	\$1,723,913	\$0	\$680,228	\$583,305	33.8%
Silverscript Insurance Company	0.4%	6	\$294,750	\$294,750	\$0	\$226,886	\$218,464	74.1%
UnitedHealthcare Insurance Company	71.0%	1	\$49,856,827	\$46,344,616	\$0	\$35,816,352	\$31,807,249	68.6%
UnitedHealthcare Insurance Company Of America	( 0.0%)	7	\$-43	\$-90,997	\$0	\$131,296	\$131,296	( 144.3%)
<b>Total</b>	<b>100.0%</b>		<b>\$70,256,146</b>	<b>\$67,285,652</b>	<b>\$0</b>	<b>\$49,979,904</b>	<b>\$48,173,467</b>	<b>71.6%</b>

# GROUP:

## MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Aetna Life Insurance Company	3.5%	3	\$67,964,843	\$50,686,742	\$0	\$38,026,821	\$37,978,910	74.9%
Anthem Insurance Companies Inc	1.4%	5	\$27,395,352	\$27,395,352	\$0	\$24,721,146	\$24,247,837	88.5%
CIGNA Health & Life Insurance Company	1.2%	7	\$22,275,998	\$22,358,398	\$0	\$16,810,830	\$16,817,065	75.2%
Care Improvement Plus South Central Insurance Company	57.1%	1	\$1,096,801,045	\$1,091,469,088	\$0	\$936,199,024	\$913,899,830	83.7%
Emphesys Insurance Company	0.8%	8	\$14,954,412	\$14,954,412	\$0	\$11,697,022	\$12,916,894	86.4%
Humana Insurance Company	2.0%	4	\$38,519,855	\$38,499,116	\$0	\$34,594,776	\$34,862,270	90.6%
Missouri Valley Life & Health Insurance Co	1.3%	6	\$24,247,255	\$24,247,255	\$0	\$22,481,046	\$23,492,238	96.9%
Sierra Health & Life Insurance Company Inc	32.7%	2	\$627,108,506	\$624,599,986	\$0	\$496,311,146	\$496,576,456	79.5%
<b>Total</b>	<b>100.0%</b>		<b>\$1,919,267,266</b>	<b>\$1,894,210,349</b>	<b>\$0</b>	<b>\$1,580,841,811</b>	<b>\$1,560,791,500</b>	<b>82.4%</b>

## TOTAL GROUP ACCIDENT & HEALTH

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
4 Ever Life Insurance Company	0.0%	80	\$2,739,698	\$2,746,272	\$0	\$2,518,893	\$2,503,172	91.1%
5 Star Life Insurance Company	0.0%	148	\$214,174	\$222,360	\$0	\$73,608	\$73,608	33.1%
AAA Life Insurance Company	0.0%	95	\$1,674,172	\$1,671,518	\$0	\$934,596	\$873,631	52.3%
Ace American Insurance Company	0.0%	113	\$847,606	\$911,376	\$0	\$170,812	\$109,591	12.0%
Advantica Insurance Company	0.1%	61	\$4,250,391	\$4,250,391	\$0	\$2,588,630	\$2,540,630	59.8%
Aegis Security Insurance Company	0.0%	175	\$37,759	\$45,259	\$0	\$9,071	\$9,071	20.0%
Aetna Health & Life Insurance Company	0.0%	202	\$5,799	\$5,800	\$0	\$5,954	\$5,972	103.0%
Aetna Life Insurance Company	4.3%	7	\$359,589,321	\$341,243,964	\$0	\$301,139,174	\$304,357,637	89.2%
All Savers Insurance Company	2.3%	8	\$191,953,038	\$191,953,038	\$0	\$196,038,206	\$208,545,067	108.6%
Allianz Life Insurance Co Of North America	0.0%	213	\$1,963	\$1,957	\$0	\$0	\$0	0.0%
Amalgamated Life Insurance Company	0.0%	129	\$485,791	\$525,823	\$0	\$0	\$0	0.0%
American Bankers Insurance Company Of FL	0.0%	219	\$930	\$930	\$0	\$0	\$0	0.0%
American Bankers Life Assurance Of Florida	0.0%	206	\$4,789	\$6,887	\$0	\$0	\$-227	( 3.3%)
American Family Life Assurance Co of Col.	0.0%	118	\$629,375	\$764,306	\$0	\$246,089	\$376,346	49.2%
American Fidelity Assurance Company	0.1%	40	\$11,142,200	\$10,478,273	\$0	\$6,982,950	\$5,149,092	49.1%
American Financial Security Life Insurance Co	0.0%	171	\$43,950	\$42,543	\$0	\$9,633	\$0	0.0%
American General Life Insurance Co	0.0%	209	\$2,274	\$24,605	\$0	\$139,133	\$18,962	77.1%
American Health & Life Insurance Company	0.0%	100	\$1,402,783	\$1,776,705	\$0	\$636,996	\$503,728	28.4%
American Heritage Life Insurance Company	0.2%	35	\$16,344,973	\$16,443,931	\$0	\$6,619,960	\$6,499,666	39.5%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Income Life Insurance Co	0.0%	135	\$289,806	\$287,684	\$0	\$200,533	\$216,212	75.2%
American National Insurance Company	0.0%	97	\$1,587,397	\$1,447,160	\$0	\$2,042,626	\$972,179	67.2%
American National Life Ins Co Of TX	0.0%	64	\$4,106,710	\$3,756,436	\$0	\$2,846,279	\$3,276,206	87.2%
American Public Life Insurance Company	0.0%	90	\$1,954,476	\$1,968,978	\$0	\$946,829	\$934,444	47.5%
American Republic Insurance Company	0.0%	65	\$4,086,737	\$4,214,663	\$0	\$3,521,769	\$3,391,477	80.5%
American United Life Insurance Company	0.0%	69	\$3,473,930	\$3,482,219	\$0	\$1,713,198	\$982,479	28.2%
Ameritas Life Insurance Corp	0.1%	44	\$9,002,526	\$9,022,197	\$0	\$7,287,537	\$7,420,876	82.3%
Amex Assurance Company	0.0%	136	\$289,750	\$290,604	\$0	\$23,310	\$37,941	13.1%
Amfirst Insurance Company	0.0%	78	\$2,940,561	\$2,940,561	\$0	\$1,225,861	\$1,326,738	45.1%
Anthem Insurance Companies Inc	0.3%	24	\$28,691,519	\$28,691,519	\$0	\$26,163,624	\$25,654,796	89.4%
Anthem Life Insurance Company	0.1%	53	\$5,624,656	\$5,579,369	\$1,763,157	\$3,880,956	\$3,901,131	69.9%
Arch Insurance Company	0.0%	161	\$94,826	\$96,607	\$0	\$269,504	\$268,729	278.2%
Assurity Life Insurance Company	0.0%	93	\$1,852,824	\$1,978,816	\$0	\$631,940	\$718,338	36.3%
Athene Annuity & Life Assurance Company	0.0%	166	\$79,439	\$78,899	\$0	\$98,323	\$76,074	96.4%
Atlantic Specialty Insurance Company	0.0%	131	\$471,033	\$473,401	\$0	\$49,769	\$169,481	35.8%
Auto Club Life Insurance Company	0.0%	185	\$19,910	\$19,995	\$0	\$25,000	\$-12,798	( 64.0%)
Axis Insurance Company	0.0%	106	\$1,053,255	\$1,038,592	\$0	\$272,312	\$333,973	32.2%
BCS Insurance Company	0.0%	77	\$2,960,805	\$2,965,504	\$0	\$2,232,499	\$2,440,267	82.3%
Baltimore Life Insurance Company The	0.0%	211	\$2,186	\$2,186	\$0	\$0	\$0	0.0%
Bankers Life & Casualty Company	0.0%	104	\$1,218,508	\$1,283,818	\$0	\$1,221,099	\$1,124,422	87.6%
Beazley Insurance Company Inc	0.3%	30	\$22,985,525	\$22,985,525	\$0	\$9,790,575	\$14,191,434	61.7%
Benchmark Insurance Company	0.0%	116	\$655,665	\$655,665	\$0	\$267,488	\$87,973	13.4%
Blue Cross & Blue Shield Of Kansas City	10.9%	4	\$911,170,364	\$911,170,364	\$0	\$736,185,382	\$740,060,659	81.2%



Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Boston Mutual Life Insurance Company	0.0%	142	\$248,342	\$301,603	\$0	\$104,860	\$104,516	34.7%
Brighthouse Life Insurance Company	0.0%	208	\$3,772	\$3,825	\$0	\$80,309	\$-176,460	(4613.3%)
CIGNA Health & Life Insurance Company	4.6%	6	\$385,944,284	\$387,313,351	\$0	\$328,850,110	\$335,834,218	86.7%
CMFG Life Insurance Company	0.1%	58	\$4,700,112	\$4,693,434	\$0	\$1,664,132	\$4,607,183	98.2%
Canada Life Assurance Company	0.0%	227	\$153	\$153	\$0	\$0	\$0	0.0%
Capitol Indemnity Corporation	0.0%	232	\$0	\$0	\$5	\$0	\$44	0.0%
Care Improvement Plus South Central Insurance Company	13.2%	3	\$1,096,801,045	\$1,091,469,088	\$0	\$936,199,024	\$913,899,830	83.7%
Caterpillar Insurance Company	0.0%	232	\$0	\$0	\$0	\$3,753,222	\$-2,604,028	0.0%
Catlin Insurance Company Inc	(0.0%)	248	\$-148	\$-148	\$0	\$21,017	\$162,668	(109911%)
Central States Health & Life Co Of Omaha	0.0%	128	\$488,906	\$546,582	\$0	\$136,751	\$136,029	24.9%
Central States Indemnity Company Of Omaha	0.0%	132	\$423,925	\$423,925	\$0	\$9,104	\$14,230	3.4%
Citizens Security Life Ins Co	0.0%	83	\$2,657,572	\$2,704,455	\$0	\$1,085,157	\$1,147,065	42.4%
Clear Spring Health Insurance Company	0.0%	67	\$4,006,712	\$4,006,712	\$0	\$790,111	\$2,082,787	52.0%
Colonial Life & Accident Insurance Company	0.0%	87	\$2,196,406	\$2,217,140	\$0	\$795,212	\$704,636	31.8%
Colonial Penn Life Insurance Company	0.0%	218	\$967	\$1,035	\$0	\$0	\$-149	(14.4%)
Combined Insurance Co Of America	0.1%	41	\$11,034,270	\$12,802,538	\$0	\$9,652,060	\$10,474,856	81.8%
Commercial Travelers Life Insurance Company	0.0%	225	\$233	\$225	\$0	\$0	\$-32,062	(14249.8%)
Companion Life Insurance Company	0.2%	32	\$18,108,586	\$18,177,076	\$0	\$17,730,270	\$17,617,304	96.9%
Compbenefits Insurance Company	0.0%	215	\$1,372	\$1,372	\$0	\$831	\$835	60.9%
Connecticut General Life Ins Co	0.0%	182	\$24,321	\$15,966	\$0	\$427,054	\$446,259	2795.1%
Continental American Insurance Company	0.2%	38	\$13,732,162	\$14,225,626	\$0	\$6,590,669	\$6,717,100	47.2%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Continental Casualty Company	0.0%	81	\$2,735,513	\$2,722,134	\$0	\$1,804,644	\$1,788,639	65.7%
Continental General Insurance Company	0.0%	153	\$191,551	\$185,232	\$0	\$40,399	\$23,803	12.9%
Continental Life Ins Co Of Brentwood TN	0.0%	150	\$207,268	\$207,056	\$0	\$-2,068	\$-2,072	(1.0%)
Country Life Insurance Company	0.0%	170	\$44,416	\$42,450	\$0	\$29,228	\$874,543	2060.2%
Coventry Health & Life Insurance Company	0.0%	232	\$0	\$0	\$0	\$3,969	\$3,972	(0.8%)
Cox Health Systems Insurance Company	1.5%	13	\$124,368,038	\$124,368,038	\$0	\$112,650,789	\$108,935,570	87.6%
Dearborn Life Insurance Company	0.0%	123	\$572,043	\$572,043	\$0	\$782,166	\$782,166	136.7%
Delaware American Life Insurance Company	0.0%	232	\$0	\$0	\$0	\$1,454	\$1,387	0.0%
Dental Care Plus Inc	0.0%	117	\$651,354	\$634,378	\$0	\$289,792	\$278,231	43.9%
Dentegra Insurance Company	0.1%	60	\$4,413,873	\$4,418,445	\$0	\$2,291,481	\$2,306,791	52.2%
Elips Life Insurance Company	0.0%	217	\$1,191	\$1,915	\$0	\$251,212	\$3,704	193.4%
Emphesys Insurance Company	0.2%	36	\$14,954,412	\$14,954,412	\$0	\$11,697,022	\$12,916,894	86.4%
Employers Insurance Company Of Wausau	0.0%	232	\$0	\$0	\$0	\$15,600	\$8,418	0.0%
Empower Annuity Insurance Company Of America	0.0%	154	\$165,793	\$762,992	\$0	\$472,895	\$121,079	15.9%
Equitable Financial Life Ins Co of Am.	0.0%	68	\$3,566,114	\$3,581,535	\$0	\$2,725,718	\$2,725,718	76.1%
Equitable Financial Life Insurance Company	0.0%	177	\$31,114	\$29,416	\$0	\$325,928	\$326,194	1108.9%
Everest Reinsurance Company	0.1%	54	\$5,558,730	\$5,558,730	\$0	\$5,260,782	\$4,607,480	82.9%
Everlake Life Insurance Company	0.0%	140	\$255,664	\$259,187	\$0	\$264,406	\$304,073	117.3%
Fair American Ins & Resinsurance Co	0.0%	109	\$1,035,682	\$1,035,682	\$47,993	\$1,181,596	\$1,242,622	120.0%
Family Heritage Life Insurance Co Of America	0.0%	167	\$76,470	\$76,699	\$0	\$8,869	\$10,438	13.6%
Farm Bureau Life Ins Co of MO	0.0%	169	\$68,965	\$68,965	\$0	\$45,750	\$52,750	76.5%
Farmers New World Life Insurance Company	0.0%	231	\$29	\$29	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Federal Insurance Company	0.0%	121	\$581,425	\$636,977	\$0	\$334,966	\$-352,004	( 55.3%)
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	196	\$8,884	\$8,849	\$0	\$0	\$0	0.0%
Fidelity Security Life Insurance Company	0.3%	27	\$24,318,946	\$24,317,992	\$0	\$18,307,536	\$18,227,711	75.0%
First Allmerica Financial Life Insurance Co	0.0%	232	\$0	\$0	\$0	\$6,006	\$6,006	( 5300.0%)
First Continental Life & Accident Insurance Company	0.0%	96	\$1,665,218	\$1,665,218	\$0	\$0	\$0	0.0%
First Health Life & Health Insurance Company	0.0%	232	\$0	\$0	\$0	\$14,746	\$-4,044	( 0.8%)
Freedom Life Insurance Company Of America	0.0%	115	\$745,679	\$744,936	\$0	\$159,626	\$71,007	9.5%
Garden State Life Insurance Company	0.0%	119	\$623,366	\$577,593	\$0	\$113,848	\$396,212	68.6%
Genworth Life Insurance Company	0.0%	74	\$3,190,538	\$3,212,342	\$0	\$1,218,371	\$2,178,300	67.8%
Gerber Life Insurance Company	0.2%	37	\$14,652,660	\$14,517,629	\$0	\$8,136,892	\$8,392,270	57.8%
Globe Life & Accident Insurance Company	0.0%	187	\$14,772	\$17,323	\$0	\$9,325	\$9,364	54.1%
Granular Insurance Company	0.1%	56	\$4,877,128	\$5,106,859	\$0	\$2,510,910	\$3,315,596	64.9%
Great American Insurance Company	0.1%	62	\$4,193,366	\$4,706,465	\$0	\$918,898	\$1,114,365	23.7%
Great American Spirit Insurance Company	0.0%	105	\$1,098,884	\$715,830	\$0	\$257,431	\$144,651	20.2%
Great Midwest Insurance Company	0.0%	72	\$3,270,861	\$3,270,861	\$0	\$1,580,049	\$3,737,650	114.3%
Great Northern Insurance Company	0.0%	188	\$13,491	\$14,028	\$0	\$0	\$-2,655	( 18.9%)
Great Southern Life Insurance Company	0.0%	221	\$820	\$982	\$0	\$0	\$0	0.0%
Greenwich Insurance Company	0.0%	130	\$471,188	\$536,820	\$0	\$422,956	\$1,883,952	350.9%
Guarantee Trust Life Insurance Company	0.0%	147	\$216,699	\$274,192	\$0	\$58,782	\$31,481	11.5%
Guardian Life Insurance Company Of America	0.8%	17	\$67,648,649	\$67,284,251	\$0	\$40,764,569	\$48,029,911	71.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Gulf Guaranty Life Insurance Company	0.0%	190	\$12,368	\$12,368	\$0	\$5,487	\$7,700	62.3%
HCC Life Insurance Company	0.9%	15	\$76,513,241	\$76,513,241	\$0	\$56,803,659	\$48,632,920	63.6%
HM Life Insurance Company	0.1%	47	\$8,102,386	\$7,936,733	\$0	\$5,876,708	\$5,712,351	72.0%
Hartford Fire Insurance Company	0.0%	146	\$235,218	\$173,251	\$0	\$0	\$32,185	18.6%
Hartford Life & Accident Insurance Company	0.8%	18	\$63,074,796	\$63,692,916	\$0	\$37,054,064	\$43,865,358	68.9%
Healthy Alliance Life Insurance Company	16.4%	2	\$1,363,062,866	\$1,351,599,603	\$0	\$1,257,764,034	\$1,251,534,022	92.6%
Heartland National Life Insurance Company	0.0%	155	\$151,822	\$153,923	\$0	\$78,227	\$77,522	50.4%
Horace Mann Life Insurance Company	0.0%	195	\$9,808	\$9,810	\$0	\$-26	\$-11,828	(120.6%)
Humana Insurance Company	1.7%	11	\$140,096,514	\$139,247,768	\$0	\$115,474,215	\$114,211,902	82.0%
HumanaDental Insurance Company	0.0%	85	\$2,551,469	\$2,551,469	\$0	\$1,700,226	\$1,663,909	65.2%
Illinois Mutual Life Insurance Company	0.0%	162	\$86,439	\$86,397	\$0	\$28,670	\$35,749	41.4%
Independence American Insurance Company	0.0%	120	\$614,951	\$614,951	\$0	\$144,796	\$58,827	9.6%
Individual Assurance Co Life Health & Accident	0.0%	232	\$0	\$395	\$0	\$0	\$-3	(0.8%)
Insurance Company Of North America	0.0%	232	\$0	\$0	\$0	\$69,008	\$69,008	0.0%
Integon National Insurance Company	0.0%	232	\$0	\$0	\$0	\$1,172,332	\$1,131,887	0.0%
Ironshore Indemnity Inc	0.0%	145	\$240,700	\$921,288	\$0	\$697,485	\$616,275	66.9%
Jackson National Life Insurance Company	0.0%	223	\$562	\$559	\$0	\$0	\$0	0.0%
John Hancock Life & Health Insurance Company	0.0%	181	\$26,890	\$26,927	\$0	\$63,866	\$205,842	764.4%
John Hancock Life Insurance Company (usa)	0.1%	45	\$8,176,267	\$8,128,145	\$0	\$6,659,538	\$13,137,918	161.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Kaiser Permanente Insurance Company	0.0%	122	\$573,847	\$573,847	\$0	\$0	\$0	0.0%
Kansas City Life Insurance Company	0.1%	52	\$6,288,781	\$6,302,840	\$0	\$4,192,815	\$3,794,044	60.2%
Lafayette Life Insurance Company The	0.0%	232	\$0	\$0	\$0	\$98,125	\$97,919	0.0%
Leaders Life Insurance Company	0.0%	222	\$596	\$596	\$0	\$0	\$0	0.0%
Liberty Insurance Underwriters Inc	0.0%	214	\$1,946	\$2,087	\$0	\$2,500	\$-788,062	(37760.5%)
Liberty National Life Insurance Company	0.0%	172	\$40,399	\$40,399	\$0	\$14,633	\$14,633	36.2%
Life Insurance Company Of North America	0.9%	16	\$71,341,332	\$70,338,777	\$0	\$39,967,713	\$41,137,482	58.5%
LifeSecure Insurance Company	0.0%	210	\$2,213	\$2,281	\$0	\$0	\$25	1.1%
Lincoln Life & Annuity Company Of New York	( 0.0%)	249	\$-22,509	\$-23,188	\$0	\$-14,029	\$-17,711	76.4%
Lincoln National Life Insurance Company, The	0.5%	20	\$43,925,894	\$45,083,632	\$0	\$29,693,713	\$33,703,781	74.8%
Loyal American Life Insurance Company	0.0%	199	\$7,837	\$7,997	\$0	\$11,209	\$9,132	114.2%
MONY Life Insurance Company	0.0%	220	\$848	\$871	\$0	\$33,000	\$16,841	1933.5%
Madison National Life Insurance Company Inc	0.0%	141	\$250,244	\$249,631	\$0	\$280,296	\$260,832	104.5%
Manhattan Life Insurance Company	0.0%	207	\$4,372	\$3,764	\$0	\$0	\$0	0.0%
Manhattanlife Insurance & Annuity Company	0.0%	126	\$510,404	\$506,380	\$0	\$126,450	\$131,538	26.0%
Markel Insurance Company	0.0%	160	\$102,633	\$113,967	\$0	\$64,259	\$52,275	45.9%
Massmutual Ascend Life Insurance Company	0.0%	216	\$1,320	\$1,320	\$0	\$0	\$149	11.3%
MedAmerica Insurance Company	0.0%	194	\$9,815	\$13,423	\$0	\$125,726	\$125,886	937.8%
Medico Insurance Company	0.0%	103	\$1,264,547	\$1,269,548	\$0	\$669,246	\$657,795	51.8%
Merit Life Insurance Co	0.0%	232	\$0	\$56	\$0	\$0	\$-2,968	( 5300.0%)
Metropolitan Life Insurance Company	1.8%	10	\$147,870,694	\$137,613,831	\$0	\$128,299,081	\$114,476,584	83.2%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Midwest National Life Ins Co of TN	0.0%	176	\$37,426	\$37,467	\$0	\$24,533	\$24,332	64.9%
Minnesota Life Insurance Company	0.1%	43	\$9,378,303	\$9,285,581	\$0	\$2,960,500	\$2,961,105	31.9%
Missouri Valley Life & Health Insurance Co	1.2%	14	\$101,190,481	\$101,190,481	\$0	\$72,463,997	\$74,242,140	73.4%
Mutual Of America Life Insurance Company	0.0%	174	\$38,610	\$38,610	\$0	\$67,998	\$67,998	176.1%
Mutual Of Omaha Insurance Company	0.1%	51	\$6,609,802	\$6,754,083	\$0	\$4,860,966	\$5,096,044	75.5%
Nassau Life & Annuity Company	0.0%	204	\$5,463	\$5,463	\$0	\$13,412	\$13,532	247.7%
National Benefit Life Insurance Company	0.0%	186	\$17,767	\$18,320	\$0	\$0	\$0	0.0%
National Casualty Company	0.0%	226	\$211	\$211	\$0	\$0	\$0	0.0%
National Foundation Life Insurance Company	0.0%	102	\$1,369,383	\$1,365,578	\$0	\$284,811	\$472,113	34.6%
National Guardian Life Insurance Company	0.1%	48	\$7,724,493	\$7,682,606	\$0	\$5,219,196	\$5,229,420	68.1%
National Health Insurance Company	0.2%	39	\$13,573,467	\$13,540,137	\$0	\$9,663,659	\$11,132,088	82.2%
National Union Fire Ins Co of Pittsburgh	0.0%	71	\$3,335,211	\$3,159,187	\$0	\$856,327	\$803,891	25.4%
Nationwide Life Insurance Company	0.1%	55	\$5,073,269	\$5,120,490	\$0	\$3,448,028	\$2,731,130	53.3%
Nationwide Mutual Insurance Company	0.0%	79	\$2,932,795	\$2,877,936	\$0	\$13,416,270	\$13,819,976	480.2%
New York Life Group Insurance Company Of NY	0.0%	101	\$1,383,726	\$1,383,726	\$0	\$1,159,896	\$600,733	43.4%
New York Life Insurance Company	0.0%	76	\$2,972,177	\$2,983,816	\$355,911	\$1,852,791	\$1,881,221	63.0%
Nippon Life Insurance Company Of America	0.0%	149	\$210,505	\$210,483	\$0	\$105,161	\$69,076	32.8%
North River Insurance Company The	0.0%	99	\$1,410,187	\$1,410,187	\$0	\$1,913,908	\$2,491,086	176.6%
Northwestern Mutual Life Insurance Company	0.0%	94	\$1,716,004	\$1,688,850	\$0	\$1,562,745	\$1,641,895	97.2%
Old Republic Life Insurance Company	0.0%	178	\$31,057	\$31,057	\$0	\$16,318	\$37,558	120.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Opticare Of Utah Inc	0.0%	179	\$28,819	\$28,819	\$0	\$0	\$0	0.0%
Oxford Life Insurance Company	0.0%	165	\$79,764	\$80,964	\$0	\$77,330	\$73,991	91.4%
Pan–American Life Insurance Company	0.1%	46	\$8,138,004	\$8,123,386	\$0	\$3,581,013	\$3,623,810	44.6%
Partnerre America Insurance Company	0.0%	92	\$1,945,402	\$1,945,402	\$0	\$2,170,121	\$2,392,995	123.0%
Paul Revere Life Insurance Company	0.0%	151	\$201,620	\$204,476	\$0	\$202,175	\$72,763	35.6%
Pekin Life Insurance Company	0.0%	157	\$106,782	\$164,435	\$0	\$57,044	\$57,508	35.0%
Philadelphia American Life Insurance Company	0.0%	180	\$27,752	\$28,864	\$0	\$15,073	\$13,137	45.5%
Physicians Mutual Insurance Company	0.0%	75	\$3,055,097	\$3,057,027	\$0	\$1,757,706	\$1,770,784	57.9%
Plateau Insurance Company	0.0%	164	\$81,815	\$121,684	\$0	\$26,619	\$4,148	3.4%
Principal Life Insurance Company	0.5%	21	\$39,984,594	\$40,028,748	\$0	\$25,347,641	\$25,814,845	64.5%
Protective Life & Annuity Insurance Company	0.0%	228	\$80	\$9	\$0	\$0	\$0	0.0%
Protective Life Insurance Company	0.0%	107	\$1,051,004	\$258,039	\$0	\$4,033	\$33,906	13.1%
Provident Life & Accident Insurance Company	0.0%	193	\$10,921	\$10,914	\$0	\$214,996	\$156,177	1431.0%
Provident Life & Casualty Insurance Company	0.0%	205	\$4,798	\$5,366	\$0	\$0	\$0	0.0%
Prudential Insurance Company Of America The	0.3%	26	\$25,373,207	\$26,064,573	\$0	\$20,683,500	\$23,183,889	88.9%
Puritan Life Insurance Company Of America	0.0%	127	\$506,369	\$505,704	\$0	\$385,229	\$–607,777	(120.2%)
QBE Insurance Corporation	0.2%	31	\$19,357,425	\$19,131,241	\$0	\$15,037,274	\$10,504,604	54.9%
Reliance Standard Life Insurance Company	0.2%	33	\$17,958,413	\$18,107,721	\$0	\$11,804,250	\$10,018,404	55.3%
Reliastar Life Ins Co of NY	0.0%	111	\$953,586	\$971,732	\$0	\$0	\$0	0.0%
Reliastar Life Insurance Company	0.4%	23	\$33,220,888	\$33,071,661	\$0	\$20,305,720	\$20,305,720	61.4%
Renaissance Life & Health Insurance Co	0.0%	91	\$1,952,170	\$1,952,170	\$0	\$907,847	\$1,057,957	54.2%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Reserve National Insurance Company	0.0%	138	\$276,087	\$262,380	\$0	\$362,647	\$294,231	112.1%
Revol One Insurance Company	0.0%	197	\$8,749	\$8,749	\$0	\$3,767	\$-5,169	( 59.1%)
Riversource Life Insurance Company	0.0%	198	\$8,066	\$8,624	\$0	\$1,453	\$1,469	17.0%
S USA Life Insurance Company Inc	0.0%	133	\$322,295	\$346,627	\$0	\$64,201	\$134,228	38.7%
Sbli USA Life Insurance Company Inc	0.0%	230	\$66	\$62	\$0	\$0	\$0	0.0%
Securian Life Insurance Company	0.0%	63	\$4,152,763	\$4,147,853	\$0	\$2,254,353	\$1,130,571	27.3%
Sentry Insurance Company	0.0%	183	\$21,242	\$-86,046	\$0	\$115,642	\$205,689	( 239.0%)
Sentry Life Insurance Company (l&h Acct)	0.0%	232	\$0	\$0	\$0	\$15,000	\$11,320	( 5300.0%)
Shelter Life Insurance Company	0.0%	66	\$4,078,503	\$4,100,358	\$0	\$4,291,192	\$4,367,354	106.5%
Shelterpoint Insurance Company	0.0%	159	\$103,380	\$103,380	\$0	\$44,308	\$47,888	46.3%
Shenandoah Life Insurance Company	0.0%	125	\$533,928	\$345,848	\$0	\$124,257	\$147,896	42.8%
Sierra Health & Life Insurance Company Inc	7.5%	5	\$627,108,506	\$624,599,986	\$0	\$496,311,146	\$496,576,456	79.5%
Silverscript Insurance Company	0.0%	134	\$294,750	\$294,750	\$0	\$226,886	\$218,464	74.1%
Siriuspoint America Insurance Company	0.1%	50	\$6,966,010	\$7,509,073	\$0	\$4,867,507	\$4,156,311	55.4%
Standard Insurance Company	0.4%	22	\$33,623,684	\$35,111,951	\$0	\$27,109,215	\$30,753,066	87.6%
Standard Life & Accident Insurance Company	0.0%	143	\$246,717	\$259,152	\$0	\$27,614	\$129,718	50.1%
Standard Security Life Insurance Co Of NY	0.0%	192	\$11,022	\$11,221	\$0	\$17,544	\$19,921	177.5%
Starmount Life Insurance Company	0.0%	82	\$2,706,599	\$2,716,504	\$0	\$1,952,908	\$1,940,063	71.4%
Starr Indemnity & Liability Company	0.0%	152	\$195,775	\$177,893	\$-268	\$74,723	\$51,353	28.9%
Sun Life & Health Insurance Company (US)	0.0%	144	\$245,042	\$247,407	\$0	\$411,033	\$411,033	166.1%
Sun Life Assurance Company Of Canada	1.6%	12	\$131,036,229	\$132,315,239	\$0	\$75,830,485	\$75,830,485	57.3%
Surency Life & Health Insurance Company	0.0%	98	\$1,432,444	\$1,432,444	\$0	\$1,031,432	\$989,657	69.1%



Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Swiss Re Corporate Solutions America Insurance Corporation	0.1%	49	\$7,136,490	\$7,048,252	\$0	\$1,635,740	\$4,416,954	62.7%
Symetra Life Insurance Company	0.3%	29	\$23,316,221	\$23,494,379	\$0	\$15,338,569	\$15,453,038	65.8%
Talcott Resolution Life Insurance Company	0.0%	137	\$282,978	\$278,934	\$0	\$368,212	\$185,248	66.4%
Teachers Ins & Annuity Assn of America	0.0%	163	\$86,212	\$87,980	\$0	\$609,493	\$123,628	140.5%
Transamerica Casualty Insurance Company	0.0%	189	\$13,112	\$13,112	\$0	\$454	\$476	3.6%
Transamerica Financial Life Ins Co	0.0%	191	\$11,291	\$11,297	\$0	\$0	\$0	0.0%
Transamerica Life Insurance Company	0.2%	34	\$16,913,216	\$16,996,462	\$0	\$12,977,576	\$14,137,331	83.2%
Truassure Insurance Company	0.0%	156	\$149,364	\$149,364	\$0	\$116,856	\$114,489	76.7%
Trustmark Insurance Company	0.0%	110	\$968,637	\$962,333	\$0	\$222,738	\$233,617	24.3%
Trustmark Life Insurance Company	0.0%	84	\$2,575,788	\$2,568,594	\$0	\$1,898,048	\$2,220,299	86.4%
US Alliance Life & Security Company	0.0%	203	\$5,773	\$5,773	\$0	\$0	\$0	0.0%
USAA Life Insurance Company	0.0%	200	\$6,661	\$6,682	\$0	\$0	\$0	0.0%
Unicare Life & Health Insurance Company	0.0%	212	\$2,041	\$2,071	\$0	\$2,137	\$1,978	95.5%
Unified Life Insurance Company	0.0%	114	\$836,456	\$836,552	\$0	\$721,414	\$721,328	86.2%
Unimerica Insurance Company	0.1%	42	\$9,995,849	\$10,201,036	\$0	\$4,254,521	\$4,252,864	41.7%
Union Fidelity Life Insurance Company	0.0%	139	\$270,247	\$272,626	\$0	\$117,771	\$139,996	51.4%
Union Labor Life Insurance Company	0.0%	70	\$3,458,833	\$3,468,667	\$53,117	\$4,767,180	\$4,932,242	142.2%
Union Security Insurance Company	0.0%	168	\$76,022	\$76,022	\$0	\$0	\$0	0.0%
United American Insurance Company	0.1%	59	\$4,677,808	\$4,724,137	\$0	\$3,565,774	\$3,579,777	75.8%
United Concordia Insurance Company	0.0%	86	\$2,300,614	\$2,300,614	\$0	\$1,705,331	\$1,677,431	72.9%
United Healthcare Life Insurance Company	0.0%	232	\$0	\$0	\$0	\$-50	\$-50	( 0.8%)

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
United Heritage Life Insurance Company	0.0%	201	\$5,974	\$6,187	\$0	\$0	\$674	10.9%
United National Life Ins Co of America	0.0%	184	\$19,924	\$20,117	\$0	\$2,500	\$2,478	12.3%
United Of Omaha Life Insurance Company	0.3%	25	\$27,233,825	\$27,440,498	\$0	\$15,803,155	\$17,927,801	65.3%
United States Fire Insurance Company	0.3%	28	\$23,789,153	\$23,789,153	\$0	\$14,799,775	\$15,160,792	63.7%
United States Life Insurance Co New York	0.0%	158	\$103,384	\$133,791	\$0	\$839,353	\$389,806	291.4%
UnitedHealthcare Insurance Company	17.9%	1	\$1,490,166,422	\$1,489,685,018	\$0	\$1,201,978,591	\$1,200,951,956	80.6%
UnitedHealthcare Insurance Company Of America	( 0.0%)	247	\$–43	\$–90,997	\$0	\$131,296	\$131,296	( 144.3%)
Unum Insurance Company	0.0%	73	\$3,251,661	\$3,306,000	\$0	\$586,210	\$670,692	20.3%
Unum Life Insurance Company Of America	0.7%	19	\$60,260,628	\$60,516,150	\$0	\$44,995,343	\$40,952,893	67.7%
Usable Life	0.0%	124	\$564,256	\$599,901	\$0	\$404,757	\$404,757	67.5%
Vigilant Insurance Company	0.0%	224	\$400	\$400	\$0	\$0	\$–87	( 21.8%)
Vision Benefits Of America li Inc	0.0%	173	\$39,659	\$1,866,148	\$0	\$1,476,949	\$1,476,949	79.1%
Vision Service Plan Insurance Company	1.8%	9	\$149,540,642	\$149,540,642	\$0	\$79,476,406	\$79,645,797	53.3%
Washington National Insurance Company	0.0%	108	\$1,036,793	\$1,046,642	\$0	\$865,015	\$858,263	82.0%
Wellfleet Insurance Company	0.0%	89	\$2,033,388	\$1,225,367	\$0	\$655,641	\$785,997	64.1%
Westport Insurance Corporation	0.0%	88	\$2,073,832	\$2,121,321	\$0	\$2,846,327	\$817,269	38.5%
Wilcac Life Insurance Company	0.0%	232	\$0	\$0	\$0	\$10,151	\$10,138	0.0%
Wilton Reassurance Life Company Of New York	0.0%	229	\$68	\$68	\$0	\$0	\$0	0.0%
Zurich American Insurance Company	0.1%	57	\$4,785,850	\$4,771,402	\$0	\$3,293,451	\$3,454,977	72.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Zurich American Life Insurance Company	0.0%	112	\$886,448	\$784,982	\$0	\$1,015,172	\$993,072	126.5%
Total	100.0%		\$8,323,275,271	\$8,284,139,282	\$2,219,915	\$6,784,100,836	\$6,785,450,099	81.9%

## TOTAL ACCIDENT & HEALTH

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
4 Ever Life Insurance Company	0.0%	140	\$2,739,698	\$2,746,272	\$0	\$2,518,893	\$2,503,172	91.1%
5 Star Life Insurance Company	0.0%	253	\$214,174	\$222,360	\$0	\$73,608	\$73,608	33.1%
AAA Life Insurance Company	0.0%	157	\$1,798,680	\$1,797,396	\$0	\$952,359	\$889,092	49.5%
Ability Insurance Company	0.0%	155	\$1,854,865	\$1,819,143	\$0	\$2,734,498	\$2,723,329	149.7%
Accendo Insurance Company	0.0%	181	\$1,222,874	\$1,218,260	\$0	\$809,720	\$869,640	71.4%
Ace American Insurance Company	0.0%	199	\$847,606	\$911,376	\$0	\$170,812	\$109,591	12.0%
Advantica Insurance Company	0.0%	118	\$4,250,391	\$4,250,391	\$0	\$2,588,630	\$2,540,630	59.8%
Aegis Security Insurance Company	0.0%	295	\$37,759	\$45,259	\$0	\$9,071	\$9,071	20.0%
Aetna Health & Life Insurance Company	0.1%	61	\$16,736,086	\$16,738,525	\$0	\$14,472,254	\$14,517,422	86.7%
Aetna Health Insurance Company	0.0%	235	\$309,308	\$308,658	\$0	\$411,973	\$424,100	137.4%
Aetna Life Insurance Company	3.1%	10	\$415,241,638	\$381,453,651	\$0	\$334,789,003	\$337,489,172	88.5%
All Savers Insurance Company	1.5%	13	\$191,953,038	\$191,953,038	\$0	\$196,027,235	\$208,534,096	108.6%
Allianz Life Insurance Co Of North America	0.0%	113	\$4,483,886	\$4,671,320	\$0	\$6,241,007	\$6,467,874	138.5%
Allianz Life Insurance Company Of New York	0.0%	329	\$6,477	\$6,477	\$0	\$0	\$0	0.0%
Amalgamated Life Insurance Company	0.0%	210	\$653,239	\$693,271	\$0	\$97,700	\$125,270	18.1%
American Bankers Insurance Company Of FL	0.0%	353	\$930	\$930	\$0	\$0	\$0	0.0%
American Bankers Life Assurance Of Florida	0.0%	336	\$5,100	\$7,198	\$0	\$0	\$-297	( 4.1%)
American Continental Insurance Company	0.0%	101	\$5,791,743	\$5,813,000	\$0	\$4,498,915	\$4,468,845	76.9%
American Family Life Assurance Co of Col.	0.7%	19	\$89,808,637	\$89,577,546	\$0	\$44,518,477	\$42,372,460	47.3%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Family Mutual Insurance Company	0.0%	115	\$4,392,944	\$4,394,397	\$0	\$3,171,909	\$4,518,102	102.8%
American Federated Life Insurance Company	0.0%	174	\$1,344,528	\$1,240,590	\$0	\$255,177	\$287,464	23.2%
American Fidelity Assurance Company	0.1%	54	\$19,652,830	\$19,017,434	\$0	\$10,469,484	\$8,640,879	45.4%
American Financial Security Life Insurance Co	0.0%	290	\$43,950	\$42,543	\$0	\$9,633	\$0	0.0%
American General Life Insurance Co	0.0%	173	\$1,347,918	\$1,383,091	\$0	\$1,153,003	\$1,017,040	73.5%
American Health & Life Insurance Company	0.0%	168	\$1,404,040	\$1,778,311	\$0	\$636,996	\$503,728	28.3%
American Heritage Life Insurance Company	0.1%	58	\$18,019,863	\$18,121,646	\$0	\$7,886,400	\$7,701,790	42.5%
American Home Assurance Company	0.0%	349	\$1,650	\$1,450	\$0	\$0	\$23	1.6%
American Home Life Insurance Company	0.0%	362	\$534	\$547	\$0	\$0	\$0	0.0%
American Income Life Insurance Co	0.0%	143	\$2,316,231	\$2,311,409	\$0	\$455,702	\$636,664	27.5%
American National Insurance Company	0.0%	156	\$1,812,378	\$1,691,500	\$0	\$2,249,783	\$1,262,512	74.6%
American National Life Ins Co Of TX	0.0%	117	\$4,273,924	\$3,928,912	\$0	\$2,967,543	\$3,396,623	86.5%
American Progressive Life & Health Ins Co of NY	0.0%	338	\$3,881	\$3,975	\$0	\$0	\$0	0.0%
American Public Life Insurance Company	0.0%	150	\$2,006,489	\$2,020,897	\$0	\$971,407	\$958,860	47.4%
American Republic Corp Insurance Company	0.0%	126	\$3,463,236	\$3,467,159	\$0	\$2,246,758	\$2,242,154	64.7%
American Republic Insurance Company	0.1%	88	\$7,576,581	\$7,782,863	\$0	\$6,724,457	\$5,961,930	76.6%
American Retirement Life Insurance Company	0.0%	159	\$1,717,139	\$1,720,833	\$0	\$1,424,977	\$1,414,958	82.2%
American United Life Insurance Company	0.0%	125	\$3,478,681	\$3,487,390	\$0	\$1,713,198	\$982,479	28.2%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Americo Financial Life & Annuity Ins Co	0.0%	130	\$3,336,210	\$3,458,081	\$0	\$3,205,206	\$3,084,944	89.2%
Ameritas Life Insurance Corp	0.1%	56	\$18,590,695	\$18,545,910	\$0	\$11,748,295	\$12,034,870	64.9%
Amex Assurance Company	0.0%	238	\$289,750	\$290,604	\$0	\$23,310	\$37,941	13.1%
Amfirst Insurance Company	0.0%	137	\$2,940,561	\$2,940,561	\$0	\$1,225,861	\$1,326,738	45.1%
Anthem Insurance Companies Inc	1.3%	14	\$173,981,687	\$167,325,969	\$0	\$134,524,310	\$141,472,079	84.5%
Anthem Life Insurance Company	0.0%	102	\$5,624,656	\$5,579,369	\$1,763,157	\$3,880,956	\$3,901,131	69.9%
Arch Insurance Company	0.0%	265	\$120,079	\$120,629	\$0	\$270,183	\$278,037	230.5%
Aspen American Insurance Company	( 0.0%)	389	\$-99,573	\$-99,573	\$0	\$146,405	\$1,762,848	(1770.4%)
AssuranceAmerica Insurance Company	0.0%	324	\$9,816	\$13,048	\$0	\$0	\$0	0.0%
Assured Life Association	0.0%	207	\$726,000	\$737,086	\$0	\$605,764	\$544,350	73.9%
Assurity Life Insurance Company	0.0%	135	\$3,069,856	\$3,200,295	\$0	\$1,032,465	\$983,673	30.7%
Athene Annuity & Life Assurance Company	0.0%	274	\$99,135	\$98,643	\$0	\$126,350	\$95,516	96.8%
Athene Annuity & Life Company	0.0%	352	\$970	\$1,041	\$0	\$0	\$0	0.0%
Atlanta Life Insurance Company	0.0%	357	\$699	\$624	\$0	\$0	\$0	0.0%
Atlantic Specialty Insurance Company	0.0%	226	\$471,033	\$473,401	\$0	\$49,769	\$169,481	35.8%
Auto Club Life Insurance Company	0.0%	307	\$22,860	\$23,109	\$0	\$25,120	\$2,271	9.8%
Auto Owners Life Insurance Company	0.0%	222	\$551,876	\$552,157	\$0	\$104,840	\$180,949	32.8%
Axis Insurance Company	0.0%	188	\$1,053,255	\$1,038,592	\$0	\$272,312	\$333,973	32.2%
BCS Insurance Company	0.0%	136	\$2,960,805	\$2,965,504	\$0	\$2,232,499	\$2,440,267	82.3%
Baltimore Life Insurance Company The	0.0%	346	\$2,197	\$2,197	\$0	\$0	\$0	0.0%
Bankers Fidelity Assurance Company	0.0%	287	\$54,474	\$0	\$0	\$0	\$0	2795.1%
Bankers Fidelity Life Insurance Company	0.0%	204	\$772,491	\$649,293	\$0	\$369,602	\$360,005	55.4%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Bankers Life & Casualty Company	0.2%	53	\$20,258,509	\$21,776,981	\$151	\$20,980,612	\$24,282,135	111.5%
Banner Life Insurance Company	0.0%	255	\$199,608	\$199,608	\$0	\$0	\$0	0.0%
Beazley Insurance Company Inc	0.2%	50	\$22,985,525	\$22,985,525	\$0	\$9,790,575	\$14,191,434	61.7%
Benchmark Insurance Company	0.0%	209	\$655,665	\$655,665	\$0	\$267,488	\$87,973	13.4%
Berkley Life & Health Insurance Company	0.1%	62	\$16,411,435	\$16,622,081	\$0	\$10,573,753	\$8,975,591	54.0%
Berkshire Hathaway Specialty Ins Co	0.0%	148	\$2,055,791	\$2,055,791	\$11,645	\$1,377,124	\$1,605,999	78.1%
Berkshire Life Insurance Company Of America	0.1%	87	\$7,665,073	\$7,874,491	\$0	\$2,023,337	\$7,720,889	98.0%
Best Life & Health Insurance Company	0.0%	179	\$1,269,937	\$1,260,716	\$0	\$737,765	\$727,356	57.7%
Blue Cross & Blue Shield Of Kansas City	7.8%	4	\$1,034,614,804	\$1,034,614,804	\$0	\$840,842,382	\$845,310,787	81.7%
Boston Mutual Life Insurance Company	0.0%	233	\$323,138	\$329,258	\$0	\$162,950	\$161,720	49.1%
Brighthouse Life Insurance Company	0.0%	176	\$1,335,727	\$1,678,287	\$0	\$2,282,122	\$4,952,430	295.1%
CIGNA Health & Life Insurance Company	5.3%	7	\$694,216,000	\$694,726,831	\$0	\$644,067,993	\$648,567,611	93.4%
CIGNA National Health Insurance Company	0.0%	305	\$26,641	\$26,618	\$0	\$20,638	\$20,504	77.0%
CMFG Life Insurance Company	0.0%	97	\$6,123,820	\$6,115,287	\$0	\$2,274,265	\$5,254,828	85.9%
Canada Life Assurance Company	0.0%	301	\$33,112	\$34,637	\$0	\$278,309	\$82,238	237.4%
Capitol Indemnity Corporation	0.0%	374	\$0	\$0	\$5	\$0	\$44	0.0%
Capitol Life Insurance Company	0.0%	322	\$11,060	\$10,998	\$0	\$16,595	\$17,230	156.7%
Care Improvement Plus South Central Insurance Company	8.3%	3	\$1,096,801,045	\$1,091,469,088	\$0	\$936,199,024	\$913,899,830	83.7%
Caterpillar Insurance Company	0.0%	374	\$0	\$0	\$0	\$3,753,222	\$-2,604,028	0.0%
Catholic Financial Life	0.0%	365	\$351	\$359	\$0	\$0	\$0	0.0%
Catholic Order Of Foresters	0.0%	292	\$40,287	\$40,287	\$0	\$0	\$0	0.0%
Catlin Insurance Company Inc	( 0.0%)	386	\$-148	\$-148	\$0	\$21,017	\$162,668	( 109911%)

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Celtic Insurance Company	6.6%	5	\$865,592,211	\$865,591,860	\$0	\$679,472,124	\$672,074,421	77.6%
Central Security Life Insurance Co	0.0%	355	\$856	\$855	\$0	\$533	\$533	62.3%
Central States Health & Life Co Of Omaha	0.0%	221	\$558,085	\$617,875	\$0	\$237,483	\$224,202	36.3%
Central States Indemnity Company Of Omaha	0.0%	228	\$437,145	\$437,229	\$0	\$9,104	\$19,715	4.5%
Centre Life Insurance Company	0.0%	282	\$69,820	\$70,080	\$0	\$16,689	\$3,032	4.3%
Chesapeake Life Insurance Company The	0.1%	86	\$7,685,966	\$7,695,038	\$0	\$2,550,628	\$2,050,693	26.6%
Christian Fidelity Life Insurance Co	0.0%	146	\$2,114,503	\$2,202,570	\$0	\$1,693,896	\$1,604,236	72.8%
Cincinnati Life Insurance Company The	0.0%	297	\$36,892	\$37,306	\$0	\$36,500	\$36,408	97.6%
Citizens Security Life Ins Co	0.0%	94	\$6,528,614	\$6,693,977	\$0	\$3,306,082	\$3,394,429	50.7%
Clear Spring Health Insurance Company	0.0%	123	\$4,006,712	\$4,006,712	\$0	\$790,111	\$2,082,787	52.0%
Colonial Life & Accident Insurance Company	0.1%	67	\$14,794,404	\$14,867,285	\$0	\$5,750,051	\$5,296,500	35.6%
Colonial Penn Life Insurance Company	0.1%	74	\$10,065,022	\$10,231,042	\$0	\$7,259,531	\$7,123,783	69.6%
Columbian Mutual Life Insurance Co	0.0%	339	\$3,875	\$3,885	\$0	\$839	\$802	20.6%
Combined Insurance Co Of America	0.1%	60	\$17,292,697	\$19,115,276	\$0	\$14,111,955	\$14,725,364	77.0%
Commercial Travelers Life Insurance Company	0.0%	343	\$2,779	\$3,043	\$0	\$1,090	\$-30,972	(1017.8%)
Commonwealth Annuity & Life Insurance Co	0.0%	361	\$589	\$589	\$0	\$14,500	\$14,500	2461.8%
Companion Life Insurance Company	0.2%	51	\$22,839,471	\$22,993,032	\$0	\$21,344,869	\$21,026,392	91.4%
Compbenefits Insurance Company	0.3%	38	\$36,228,061	\$36,228,061	\$0	\$31,923,785	\$32,514,917	89.8%
Connecticut General Life Ins Co	0.0%	286	\$57,945	\$50,856	\$0	\$830,937	\$1,421,458	2795.1%
Continental American Insurance Company	0.1%	68	\$13,732,162	\$14,225,626	\$0	\$6,590,669	\$6,717,100	47.2%
Continental Casualty Company	0.0%	96	\$6,254,409	\$6,412,664	\$0	\$13,097,054	\$13,900,752	216.8%



Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Continental General Insurance Company	0.0%	139	\$2,903,111	\$3,105,779	\$0	\$3,011,224	\$2,053,268	66.1%
Continental Life Ins Co Of Brentwood TN	0.1%	85	\$7,900,520	\$7,906,317	\$0	\$4,085,612	\$4,124,448	52.2%
Country Life Insurance Company	0.0%	184	\$1,111,646	\$1,116,426	\$0	\$661,405	\$1,479,375	132.5%
Coventry Health & Life Insurance Company	2.5%	11	\$329,185,985	\$328,709,210	\$0	\$272,795,424	\$265,727,731	80.8%
Cox Health Systems Insurance Company	1.1%	17	\$142,200,503	\$142,200,503	\$0	\$127,582,090	\$123,276,006	86.7%
Croatian Fraternal Union Of America	0.0%	366	\$268	\$360	\$0	\$0	\$0	0.0%
Dearborn Life Insurance Company	0.0%	218	\$572,043	\$572,043	\$0	\$782,166	\$782,166	136.7%
Delaware American Life Insurance Company	0.0%	374	\$0	\$0	\$0	\$1,454	\$1,387	0.0%
Dental Care Plus Inc	0.0%	211	\$651,354	\$634,378	\$0	\$289,792	\$278,231	43.9%
Dentaquest National Insurance Company, Inc.	0.0%	246	\$248,111	\$248,111	\$0	\$126,612	\$119,559	48.2%
Dentegra Insurance Company	0.0%	114	\$4,417,556	\$4,422,128	\$0	\$2,293,755	\$2,308,995	52.2%
EMC National Life Company	0.0%	327	\$6,834	\$6,836	\$0	\$1,167	\$1,308	19.1%
Elips Life Insurance Company	0.0%	252	\$222,656	\$231,932	\$0	\$340,615	\$121,922	52.6%
Elixir Insurance Company	0.0%	205	\$770,046	\$770,046	\$0	\$905,431	\$810,902	105.3%
Emphesys Insurance Company	0.1%	66	\$14,954,412	\$14,954,412	\$0	\$11,697,022	\$12,916,894	86.4%
Employers Insurance Company Of Wausau	0.0%	374	\$0	\$0	\$0	\$15,600	\$8,418	0.0%
Empower Annuity Insurance Company Of America	0.0%	263	\$165,793	\$787,802	\$0	\$472,895	\$121,079	15.4%
Epic Life Insurance Company The	0.0%	358	\$660	\$553	\$0	\$0	\$-2,723	( 492.4%)
Equitable Financial Life Ins Co of Am.	0.0%	124	\$3,566,114	\$3,581,535	\$0	\$2,725,718	\$2,725,718	76.1%
Equitable Financial Life Insurance Company	0.0%	153	\$1,875,354	\$1,846,752	\$0	\$1,548,004	\$1,543,988	83.6%
Everest Reinsurance Company	0.1%	81	\$8,780,356	\$8,854,574	\$0	\$7,900,519	\$6,678,488	75.4%
Everlake Life Insurance Company	0.0%	244	\$260,075	\$263,652	\$0	\$313,944	\$350,779	133.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Fair American Ins & Resinsurance Co	0.0%	190	\$1,035,682	\$1,035,682	\$47,993	\$1,181,596	\$1,242,622	120.0%
Family Heritage Life Insurance Co Of America	0.1%	71	\$11,209,061	\$11,211,726	\$0	\$2,324,355	\$2,319,254	20.7%
Family Life Insurance Company	0.0%	266	\$111,539	\$111,451	\$0	\$100,480	\$95,285	85.5%
Farm Bureau Life Ins Co of MO	0.0%	281	\$77,392	\$76,910	\$0	\$52,950	\$59,950	77.9%
Farmers Mutual Hail Insurance Company Of IA	0.0%	368	\$165	\$182	\$0	\$0	\$0	0.0%
Farmers New World Life Insurance Company	0.0%	214	\$589,709	\$589,709	\$0	\$393,112	\$393,112	66.7%
Federal Insurance Company	0.0%	175	\$1,341,317	\$1,392,277	\$0	\$349,509	\$-586,844	( 42.1%)
Federal Life Insurance Company	0.0%	260	\$185,438	\$179,082	\$0	\$11,318	\$37,452	20.9%
Federated Life Insurance Company	0.0%	172	\$1,382,217	\$1,394,701	\$0	\$191,708	\$-176,474	( 12.7%)
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	314	\$13,269	\$13,234	\$0	\$0	\$0	0.0%
Fidelity Security Life Insurance Company	0.2%	46	\$24,806,009	\$24,809,425	\$0	\$18,481,613	\$18,376,245	74.1%
First Allmerica Financial Life Insurance Co	0.0%	374	\$0	\$0	\$0	\$6,006	\$6,006	( 5300.0%)
First Continental Life & Accident Insurance Company	0.0%	160	\$1,665,218	\$1,665,218	\$0	\$0	\$0	0.0%
First Health Life & Health Insurance Company	0.0%	191	\$1,030,011	\$1,030,011	\$0	\$-32,188	\$-68,075	( 6.6%)
Forethought Life Insurance Company	0.0%	195	\$955,980	\$955,431	\$0	\$41,280	\$41,116	4.3%
Freedom Life Insurance Company Of America	0.2%	41	\$32,602,115	\$32,469,302	\$0	\$14,722,040	\$17,255,768	53.1%
Garden State Life Insurance Company	0.0%	202	\$784,804	\$742,635	\$0	\$254,387	\$536,332	72.2%
Genworth Life & Annuity Insurance Company	0.0%	257	\$196,525	\$201,125	\$0	\$460,111	\$667,818	332.0%
Genworth Life Insurance Company	0.4%	33	\$47,397,245	\$47,884,044	\$0	\$42,608,907	\$50,620,531	105.7%
Gerber Life Insurance Company	0.1%	64	\$15,377,973	\$15,245,291	\$0	\$8,490,516	\$8,783,796	57.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Globe Life & Accident Insurance Company	0.0%	161	\$1,609,233	\$1,667,822	\$0	\$1,009,349	\$1,009,953	60.6%
Golden Rule Insurance Company	0.6%	23	\$75,568,472	\$75,675,218	\$0	\$47,470,259	\$45,267,353	59.8%
Government Personnel Mutual Life Insurance Co	0.0%	240	\$283,657	\$282,096	\$0	\$242,059	\$235,253	83.4%
Gpm Health & Life Insurance Company	0.0%	213	\$589,785	\$597,740	\$0	\$561,113	\$528,462	88.4%
Granular Insurance Company	0.0%	108	\$4,877,128	\$5,106,859	\$0	\$2,510,910	\$3,315,596	64.9%
Great American Insurance Company	0.0%	120	\$4,193,366	\$4,706,465	\$0	\$918,898	\$1,114,365	23.7%
Great American Spirit Insurance Company	0.0%	187	\$1,098,884	\$715,830	\$0	\$257,431	\$144,651	20.2%
Great Midwest Insurance Company	0.0%	132	\$3,270,861	\$3,270,861	\$0	\$1,580,049	\$3,737,650	114.3%
Great Northern Insurance Company	0.0%	313	\$13,491	\$14,028	\$0	\$0	\$–2,655	(18.9%)
Great Southern Life Insurance Company	0.0%	300	\$35,215	\$35,615	\$0	\$41,603	\$42,588	119.6%
Greenwich Insurance Company	0.0%	225	\$471,188	\$536,820	\$0	\$422,956	\$1,883,952	350.9%
Guarantee Trust Life Insurance Company	0.1%	70	\$12,067,139	\$12,155,150	\$0	\$6,777,575	\$7,476,416	61.5%
Guardian Life Insurance Company Of America	0.5%	26	\$69,067,426	\$68,639,060	\$7,412	\$43,031,743	\$50,872,632	74.1%
Gulf Guaranty Life Insurance Company	0.0%	317	\$12,368	\$12,368	\$0	\$5,487	\$7,700	62.3%
HCC Life Insurance Company	0.6%	22	\$76,115,644	\$76,193,533	\$0	\$56,803,659	\$48,674,976	63.9%
HM Life Insurance Company	0.1%	83	\$8,102,386	\$7,936,733	\$0	\$5,876,708	\$5,712,351	72.0%
Hartford Fire Insurance Company	0.0%	250	\$235,218	\$173,251	\$0	\$0	\$32,185	18.6%
Hartford Life & Accident Insurance Company	0.5%	28	\$63,080,358	\$63,698,358	\$0	\$37,205,360	\$43,899,584	68.9%
Health Care Service Corporation	0.0%	152	\$1,888,211	\$1,888,211	\$0	\$2,410,808	\$2,415,741	127.9%
Healthy Alliance Life Insurance Company	13.6%	1	\$1,789,821,537	\$1,777,972,371	\$0	\$1,573,771,739	\$1,566,823,209	88.1%
Heartland National Life Insurance Company	0.0%	145	\$2,248,434	\$2,231,724	\$0	\$783,106	\$805,647	36.1%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Horace Mann Life Insurance Company	0.0%	312	\$14,071	\$14,043	\$0	\$-26	\$-11,979	( 85.3%)
Humana Insurance Company	3.4%	9	\$449,078,765	\$447,915,766	\$0	\$363,251,205	\$364,602,537	81.4%
HumanaDental Insurance Company	0.1%	84	\$7,933,860	\$7,935,374	\$0	\$6,613,346	\$6,437,460	81.1%
IA American Life Insurance Company	0.0%	370	\$94	\$0	\$0	\$0	\$0	0.0%
IdeaLife Insurance Company	0.0%	331	\$6,353	\$5,968	\$0	\$614	\$562	9.4%
Illinois Mutual Life Insurance Company	0.0%	183	\$1,149,491	\$1,186,611	\$0	\$1,084,039	\$-13,776	(1.2%)
Independence American Insurance Company	0.0%	182	\$1,179,399	\$1,179,357	\$0	\$398,608	\$408,426	34.6%
Individual Assurance Co Life Health & Accident	0.0%	104	\$5,556,926	\$5,680,088	\$0	\$4,719,979	\$4,567,371	80.4%
Insurance Company Of North America	0.0%	374	\$0	\$0	\$0	\$69,008	\$69,008	0.0%
Integon National Insurance Company	0.0%	374	\$0	\$0	\$0	\$1,172,332	\$1,131,887	0.0%
Ironshore Indemnity Inc	0.0%	249	\$240,700	\$921,288	\$0	\$697,485	\$616,275	66.9%
Jackson National Life Insurance Company	0.0%	232	\$337,402	\$251,183	\$0	\$1,859,161	\$1,772,828	705.8%
Jefferson National Life Insurance Company	0.0%	318	\$11,864	\$11,594	\$0	\$4,755	\$8,112	70.0%
John Alden Life Insurance Company	0.0%	243	\$278,748	\$284,001	\$0	\$1,214,288	\$1,487,649	523.8%
John Hancock Life & Health Insurance Company	0.0%	278	\$83,238	\$82,666	\$0	\$424,653	\$800,458	968.3%
John Hancock Life Insurance Company (usa)	0.2%	42	\$31,015,473	\$31,112,011	\$0	\$25,827,572	\$41,040,207	131.9%
Kaiser Permanente Insurance Company	0.0%	217	\$573,847	\$573,847	\$0	\$0	\$0	0.0%
Kansas City Life Insurance Company	0.0%	95	\$6,293,379	\$6,307,445	\$0	\$4,221,115	\$3,816,458	60.5%
Knights Of Columbus	0.0%	119	\$4,245,652	\$4,333,004	\$0	\$1,769,661	\$2,694,168	62.2%
Lafayette Life Insurance Company The	0.0%	354	\$867	\$867	\$0	\$98,125	\$97,919	11294.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Lasso Healthcare Insurance Company	0.0%	231	\$386,962	\$386,962	\$0	\$240,413	\$228,272	59.0%
Leaders Life Insurance Company	0.0%	335	\$5,323	\$5,086	\$0	\$4,085	\$2,153	42.3%
Liberty Bankers Life Insurance Company	0.0%	311	\$14,579	\$14,397	\$0	\$6,866	\$7,056	49.0%
Liberty Insurance Underwriters Inc	0.0%	347	\$1,946	\$2,087	\$0	\$2,500	\$-788,062	(37760.5%)
Liberty National Life Insurance Company	0.0%	111	\$4,615,058	\$4,628,963	\$0	\$1,181,971	\$1,144,891	24.7%
Life Insurance Company Of North America	0.5%	25	\$71,358,263	\$70,354,600	\$0	\$39,967,713	\$41,133,613	58.5%
Life Insurance Company Of The Southwest	0.0%	373	\$40	\$40	\$0	\$0	\$0	0.0%
Life Of The South Insurance Company	0.0%	170	\$1,387,979	\$1,457,514	\$0	\$254,787	\$373,392	25.6%
LifeSecure Insurance Company	0.0%	196	\$934,469	\$944,425	\$0	\$110,771	\$110,201	11.7%
Lifeshield National Insurance Co	0.0%	237	\$293,838	\$298,057	\$0	\$293,276	\$293,148	98.4%
Lincoln Benefit Life Company	0.0%	180	\$1,228,352	\$1,219,405	\$0	\$4,779,579	\$7,598,429	623.1%
Lincoln Heritage Life Insurance Company	0.0%	303	\$32,507	\$32,508	\$0	\$0	\$0	0.0%
Lincoln Life & Annuity Company Of New York	( 0.0%)	388	\$-21,870	\$-22,608	\$0	\$-14,029	\$-17,711	78.3%
Lincoln National Life Insurance Company, The	0.3%	36	\$44,081,457	\$45,321,845	\$0	\$30,068,490	\$33,945,561	74.9%
Loyal American Life Insurance Company	0.0%	110	\$4,774,484	\$4,755,788	\$0	\$2,265,784	\$2,412,411	50.7%
Lumico Life Insurance Company	0.0%	103	\$5,593,545	\$5,762,751	\$0	\$5,243,686	\$5,209,929	90.4%
MONY Life Insurance Company	0.0%	279	\$82,273	\$85,756	\$27,824	\$156,580	\$27,574	32.2%
Madison National Life Insurance Company Inc	0.0%	245	\$251,396	\$250,763	\$0	\$280,296	\$260,846	104.0%
Magna Insurance Company	0.0%	277	\$87,475	\$87,475	\$0	\$35,079	\$63,925	73.1%
Manhattan Life Insurance Company	0.1%	65	\$15,180,867	\$14,327,224	\$0	\$12,274,072	\$11,843,966	82.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Manhattan National Life Insurance Company	0.0%	360	\$605	\$591	\$0	\$0	\$0	0.0%
Manhattanlife Insurance & Annuity Company	0.1%	80	\$8,830,947	\$8,622,077	\$0	\$4,044,369	\$4,197,489	48.7%
Markel Insurance Company	0.0%	272	\$102,633	\$113,967	\$0	\$64,259	\$52,275	45.9%
Massachusetts Mutual Life Insurance Company	0.1%	72	\$10,496,907	\$10,763,804	\$493,467	\$10,462,809	\$5,721,359	53.2%
Massmutual Ascend Life Insurance Company	0.0%	261	\$176,184	\$168,636	\$0	\$122,293	\$266,962	158.3%
MedAmerica Insurance Company	0.0%	194	\$957,326	\$1,003,908	\$0	\$747,192	\$766,122	76.3%
Medco Containment Life Insurance Company	0.0%	99	\$6,048,637	\$6,048,637	\$0	\$10,080,874	\$5,014,318	82.9%
Medica Central Insurance Company	0.2%	44	\$29,535,403	\$29,535,403	\$0	\$23,420,222	\$23,324,340	79.0%
Medica Insurance Company	0.6%	20	\$84,668,634	\$84,668,634	\$0	\$102,188,322	\$106,133,446	125.4%
Medico Corp Life Insurance Company	0.1%	69	\$12,193,952	\$12,198,740	\$0	\$9,436,113	\$9,578,786	78.5%
Medico Insurance Company	0.0%	131	\$3,305,549	\$3,309,492	\$0	\$1,409,355	\$1,438,664	43.5%
Merit Life Insurance Co	0.0%	374	\$0	\$56	\$0	\$0	\$-2,968	( 5300.0%)
Metropolitan Life Insurance Company	1.2%	15	\$160,413,945	\$150,200,456	\$0	\$137,781,950	\$121,236,371	80.7%
Metropolitan Tower Life Insurance Company	0.0%	285	\$59,166	\$66,354	\$0	\$500,748	\$319,013	480.8%
Midwest National Life Ins Co of TN	0.0%	276	\$91,808	\$91,998	\$0	\$46,131	\$32,470	35.3%
Minnesota Life Insurance Company	0.1%	77	\$9,798,858	\$9,722,218	\$0	\$3,294,091	\$2,684,388	27.6%
Missouri Valley Life & Health Insurance Co	1.8%	12	\$238,124,385	\$238,124,385	\$0	\$209,717,341	\$217,710,409	91.4%
Mountain Life Insurance Company	0.0%	283	\$69,097	\$0	\$0	\$5,034	\$0	4.3%
Mutual Of America Life Insurance Company	0.0%	294	\$38,610	\$38,610	\$0	\$67,998	\$67,998	176.1%
Mutual Of Omaha Insurance Company	0.6%	21	\$83,679,236	\$84,204,135	\$0	\$59,239,657	\$60,140,290	71.4%
Nassau Life & Annuity Company	0.0%	262	\$172,626	\$172,626	\$0	\$1,542,804	\$1,432,258	829.7%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Nassau Life Insurance Company	0.0%	341	\$3,361	\$3,361	\$0	\$0	\$0	0.0%
Nassau Life Insurance Company Of Kansas	0.0%	284	\$66,370	\$66,370	\$0	\$94,796	\$110,481	166.5%
National Benefit Life Insurance Company	0.0%	310	\$17,767	\$18,320	\$0	\$0	\$0	0.0%
National Casualty Company	0.0%	363	\$521	\$503	\$0	\$0	\$0	0.0%
National Foundation Life Insurance Company	0.0%	169	\$1,403,181	\$1,398,743	\$0	\$1,281,154	\$1,468,044	105.0%
National Guardian Life Insurance Company	0.1%	82	\$8,332,029	\$8,306,593	\$0	\$5,235,752	\$5,249,699	63.2%
National Health Insurance Company	0.5%	27	\$64,842,649	\$62,632,506	\$0	\$45,025,146	\$46,451,163	74.2%
National Life Insurance Company	0.0%	291	\$41,425	\$68,967	\$0	\$302,302	\$198,965	288.5%
National Teachers Associates Life Insurance Co	0.0%	166	\$1,417,169	\$1,415,610	\$0	\$652,635	\$638,142	45.1%
National Union Fire Ins Co of Pittsburgh	0.0%	129	\$3,341,790	\$3,165,770	\$0	\$856,377	\$803,941	25.4%
Nationwide Life Insurance Company	0.0%	106	\$5,075,334	\$5,122,555	\$0	\$3,448,138	\$2,731,240	53.3%
Nationwide Mutual Insurance Company	0.0%	138	\$2,932,795	\$2,877,936	\$0	\$13,416,270	\$13,819,976	480.2%
New England Life Insurance Company	0.0%	289	\$45,836	\$46,312	\$0	\$3,205	\$1,717	3.7%
New Era Life Ins Co of the Midwest	0.0%	309	\$18,061	\$17,560	\$0	\$21,595	\$21,043	119.8%
New York Life Group Insurance Company Of NY	0.0%	171	\$1,383,726	\$1,383,726	\$0	\$1,159,896	\$600,733	43.4%
New York Life Insurance Company	0.1%	78	\$9,290,512	\$9,259,739	\$356,068	\$4,543,987	\$5,951,897	64.3%
Nippon Life Insurance Company Of America	0.0%	254	\$210,505	\$210,483	\$0	\$105,161	\$69,076	32.8%
North American Insurance Company	0.0%	203	\$780,440	\$789,748	\$0	\$567,006	\$560,442	71.0%
North River Insurance Company The	0.0%	167	\$1,410,187	\$1,410,187	\$0	\$1,913,908	\$2,491,086	176.6%
Northwestern Long Term Care Insurance Co	0.1%	57	\$18,526,625	\$18,457,887	\$0	\$3,705,301	\$2,548,757	13.8%



Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Northwestern Mutual Life Insurance Company	0.2%	43	\$30,842,711	\$30,542,249	\$11,007,295	\$13,338,095	\$15,253,796	49.9%
Oceanview Life & Annuity Company	0.0%	348	\$1,683	\$1,683	\$0	\$51,142	\$36,318	2157.9%
Ohio National Life Assurance Corporation	0.0%	206	\$767,902	\$769,006	\$0	\$421,142	\$417,347	54.3%
Ohio National Life Insurance Company The	0.0%	268	\$105,040	\$105,108	\$19,700	\$109,196	\$39,637	37.7%
Old American Insurance Company	0.0%	328	\$6,823	\$7,287	\$0	\$25,292	\$24,068	330.3%
Old Republic Life Insurance Company	0.0%	302	\$32,854	\$32,854	\$0	\$16,685	\$37,925	115.4%
Old Surety Life Insurance Company	0.1%	63	\$16,374,664	\$16,371,846	\$0	\$11,992,670	\$11,755,794	71.8%
Old United Life Insurance Company	( 0.0%)	387	\$–6,829	\$10,120	\$0	\$0	\$0	0.0%
Omaha Health Insurance Company	0.0%	141	\$2,680,327	\$2,680,327	\$0	\$2,460,389	\$1,889,374	70.5%
Omaha Insurance Company	0.4%	30	\$52,422,304	\$52,841,071	\$0	\$43,646,445	\$43,185,318	81.7%
Opticare Of Utah Inc	0.0%	304	\$28,819	\$28,819	\$0	\$0	\$0	0.0%
Oscar Insurance Company	0.2%	47	\$23,854,578	\$41,217,032	\$0	\$18,030,876	\$20,305,569	49.3%
Oxford Life Insurance Company	0.0%	219	\$563,069	\$570,877	\$0	\$533,909	\$517,761	90.7%
Ozark National Life Insurance Company	0.0%	298	\$36,499	\$37,592	\$0	\$18,924	\$17,844	47.5%
Pan–American Life Insurance Company	0.1%	79	\$9,113,723	\$9,107,169	\$0	\$4,433,018	\$4,453,780	48.9%
Partnerre America Insurance Company	0.0%	151	\$1,945,402	\$1,945,402	\$0	\$2,170,121	\$2,392,995	123.0%
Paul Revere Life Insurance Company	0.0%	164	\$1,523,092	\$1,702,516	\$0	\$3,396,807	\$2,216,566	130.2%
Pekin Life Insurance Company	0.0%	162	\$1,594,844	\$1,661,250	\$0	\$1,295,043	\$1,315,458	79.2%
Penn Mutual Life Insurance Company The	0.0%	296	\$36,911	\$36,911	\$0	\$99,527	\$–20,524	( 55.6%)
Philadelphia American Life Insurance Company	0.0%	116	\$4,380,780	\$4,238,027	\$0	\$2,098,424	\$2,104,083	49.6%
Philadelphia Indemnity Insurance Company	0.0%	224	\$475,193	\$437,629	\$0	\$14,328	\$–21,067	( 4.8%)
Physicians Life Insurance Company	0.0%	192	\$984,719	\$983,798	\$0	\$859,622	\$871,796	88.6%



Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Physicians Mutual Insurance Company	0.1%	93	\$6,599,807	\$6,652,559	\$0	\$5,017,967	\$5,260,056	79.1%
Plateau Insurance Company	0.0%	280	\$81,815	\$121,684	\$0	\$26,619	\$4,148	3.4%
Primerica Life Insurance Company	0.0%	350	\$1,621	\$1,810	\$0	\$0	\$-83	( 4.6%)
Principal Life Insurance Company	0.4%	31	\$51,519,879	\$49,138,828	\$0	\$28,087,902	\$28,077,581	57.1%
Professional Insurance Company	0.0%	267	\$108,312	\$109,865	\$0	\$79,406	\$79,406	72.3%
Protective Life & Annuity Insurance Company	0.0%	372	\$80	\$9	\$0	\$0	\$0	0.0%
Protective Life Insurance Company	0.0%	178	\$1,283,378	\$494,712	\$0	\$300,938	\$297,236	60.1%
Provident American Life & Health Insurance Co	0.0%	321	\$11,589	\$10,914	\$0	\$4,885	\$4,710	43.2%
Provident Life & Accident Insurance Company	0.1%	76	\$9,852,213	\$9,916,894	\$0	\$7,614,025	\$6,454,762	65.1%
Provident Life & Casualty Insurance Company	0.0%	234	\$310,408	\$310,881	\$0	\$47,542	\$50,546	16.3%
Prudential Insurance Company Of America The	0.2%	45	\$28,755,187	\$29,482,049	\$0	\$23,933,926	\$27,847,664	94.5%
Puritan Life Insurance Company Of America	0.0%	198	\$884,921	\$865,466	\$0	\$621,364	\$-357,952	( 41.4%)
QBE Insurance Corporation	0.1%	55	\$19,357,425	\$19,131,241	\$0	\$15,037,274	\$10,504,604	54.9%
Reliance Standard Life Insurance Company	0.1%	59	\$17,960,617	\$18,109,925	\$0	\$11,804,250	\$10,018,404	55.3%
Reliastar Life Ins Co of NY	0.0%	193	\$970,032	\$988,554	\$0	\$315,826	\$394,211	39.9%
Reliastar Life Insurance Company	0.3%	40	\$33,220,888	\$33,071,661	\$0	\$20,305,720	\$20,305,720	61.4%
Renaissance Life & Health Insurance Co	0.0%	128	\$3,345,248	\$3,345,248	\$0	\$1,914,397	\$2,044,393	61.1%
Reserve National Insurance Company	0.1%	89	\$7,529,048	\$7,712,327	\$0	\$3,877,770	\$3,587,538	46.5%
Revol One Insurance Company	0.0%	325	\$8,749	\$8,749	\$0	\$3,767	\$-5,169	( 59.1%)
Riversource Life Insurance Company	0.0%	112	\$4,599,870	\$4,970,757	\$0	\$6,713,534	\$6,757,421	135.9%
Royal Neighbors Of America	0.0%	299	\$36,007	\$40,436	\$0	\$14,304	\$12,741	31.5%
S USA Life Insurance Company Inc	0.0%	223	\$549,445	\$574,256	\$0	\$216,700	\$286,628	49.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Sbli USA Life Insurance Company Inc	0.0%	248	\$243,065	\$236,827	\$0	\$121,861	\$27,309	11.5%
Securian Life Insurance Company	0.0%	122	\$4,152,763	\$4,147,853	\$0	\$2,254,353	\$1,130,571	27.3%
Security National Life Insurance Company	0.0%	356	\$739	\$753	\$0	\$0	\$0	0.0%
Sentry Insurance Company	0.0%	308	\$21,242	\$-86,046	\$0	\$115,642	\$205,689	( 239.0%)
Sentry Life Insurance Company (I&h Acct)	0.0%	369	\$124	\$134	\$0	\$15,000	\$11,309	8439.6%
Shelter Life Insurance Company	0.0%	121	\$4,163,336	\$4,188,406	\$0	\$4,517,172	\$4,517,577	107.9%
Shelterpoint Insurance Company	0.0%	271	\$103,380	\$103,380	\$0	\$44,308	\$47,888	46.3%
Shenandoah Life Insurance Company	0.0%	220	\$558,507	\$370,353	\$0	\$135,426	\$158,912	42.9%
Sierra Health & Life Insurance Company Inc	4.8%	8	\$627,108,506	\$624,599,986	\$0	\$496,311,146	\$496,576,456	79.5%
Silac Insurance Company	0.0%	98	\$6,068,397	\$6,223,327	\$0	\$7,828,399	\$7,934,891	127.5%
Silverscript Insurance Company	0.4%	34	\$46,459,730	\$52,185,341	\$0	\$40,763,357	\$39,250,226	75.2%
Siriuspoint America Insurance Company	0.1%	92	\$6,966,010	\$7,509,073	\$0	\$4,867,507	\$4,156,311	55.4%
Slovene National Benefit Society	0.0%	370	\$94	\$94	\$0	\$0	\$0	0.0%
Standard Insurance Company	0.3%	37	\$37,589,426	\$38,986,682	\$0	\$28,138,060	\$30,578,269	78.4%
Standard Life & Accident Insurance Company	0.0%	186	\$1,105,719	\$1,154,973	\$0	\$742,676	\$861,002	74.5%
Standard Life & Casualty Company	0.0%	270	\$103,670	\$103,670	\$0	\$9,363	\$9,363	9.0%
Standard Security Life Insurance Co Of NY	0.0%	319	\$11,850	\$12,020	\$0	\$17,544	\$19,921	165.7%
Starmount Life Insurance Company	0.0%	134	\$3,169,478	\$3,179,383	\$0	\$2,310,498	\$2,290,310	72.0%
Starr Indemnity & Liability Company	0.0%	258	\$195,775	\$177,893	\$-268	\$74,723	\$51,353	28.9%
State Life Insurance Company	0.0%	216	\$577,215	\$581,250	\$0	\$904,212	\$1,597,403	274.8%
State Mutual Insurance Company	0.0%	105	\$5,347,048	\$5,318,482	\$0	\$1,313,469	\$1,242,627	23.4%
Stellar National Life Insurance Company	0.0%	333	\$5,879	\$5,879	\$0	\$0	\$0	0.0%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Sterling Investors Life Insurance Company	0.0%	236	\$301,258	\$311,196	\$0	\$99,745	\$109,987	35.3%
Sterling Life Insurance Company	0.0%	154	\$1,862,865	\$1,861,466	\$0	\$1,501,273	\$1,505,842	80.9%
Sun Life & Health Insurance Company (US)	0.0%	247	\$245,042	\$247,407	\$0	\$411,033	\$411,033	166.1%
Sun Life Assurance Company Of Canada	1.0%	18	\$131,036,229	\$132,315,239	\$0	\$75,830,611	\$75,830,611	57.3%
Surency Life & Health Insurance Company	0.0%	165	\$1,432,444	\$1,432,444	\$0	\$1,031,432	\$989,657	69.1%
Surety Life Insurance Company	0.0%	185	\$1,106,550	\$1,106,550	\$0	\$0	\$80,000	7.2%
Swiss Re Corporate Solutions America Insurance Corporation	0.1%	91	\$7,136,490	\$7,048,252	\$0	\$1,635,740	\$4,416,954	62.7%
Symetra Life Insurance Company	0.2%	49	\$23,321,600	\$23,500,317	\$0	\$15,341,729	\$15,452,357	65.8%
TIAA – CREF Life Insurance Company	0.0%	275	\$94,568	\$94,656	\$0	\$218,127	\$–457,290	( 483.1%)
Talcott Resolution Life & Annuity Ins Co	0.0%	340	\$3,512	\$3,512	\$0	\$6,559	\$6,559	186.8%
Talcott Resolution Life Insurance Company	0.0%	242	\$282,978	\$278,934	\$0	\$368,212	\$185,248	66.4%
Teachers Ins & Annuity Assn of America	0.0%	251	\$231,676	\$236,501	\$0	\$1,230,268	\$309,810	131.0%
The Independent Order Of Foresters, U.s. Branch	0.0%	259	\$190,134	\$190,134	\$0	\$2,055	\$2,055	1.1%
The Reliable Life Insurance Company	0.0%	239	\$288,855	\$288,827	\$0	\$107,498	\$35,175	12.2%
The Savings Bank Mutual Life Ins Co of MA	0.0%	330	\$6,395	\$13,727	\$0	\$0	\$0	0.0%
The Travelers Protective Association Of America	0.0%	316	\$12,399	\$12,711	\$0	\$33,230	\$27,186	213.9%
Thrivent Financial For Lutherans	0.1%	73	\$10,413,126	\$10,478,539	\$208,343	\$12,444,227	\$13,400,832	127.9%
Tier One Insurance Company	0.0%	229	\$428,692	\$450,897	\$0	\$47,971	\$219,893	48.8%
Transamerica Casualty Insurance Company	0.0%	315	\$13,112	\$13,112	\$0	\$454	\$476	3.6%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Transamerica Financial Life Ins Co	0.0%	320	\$11,658	\$11,665	\$0	\$0	\$0	0.0%
Transamerica Life Insurance Company	0.6%	24	\$72,857,001	\$73,322,478	\$0	\$65,115,840	\$66,371,880	90.5%
Travelers Indemnity Company	0.0%	374	\$0	\$126	\$0	\$0	\$0	0.0%
Travelers Indemnity Company Of Connecticut	0.0%	374	\$0	\$0	\$0	\$0	\$-39,328	0.0%
Truassure Insurance Company	0.0%	215	\$577,631	\$577,631	\$0	\$407,655	\$399,396	69.1%
Trustmark Insurance Company	0.0%	189	\$1,038,073	\$1,031,744	\$0	\$255,529	\$258,381	25.0%
Trustmark Life Insurance Company	0.0%	142	\$2,575,788	\$2,568,594	\$0	\$1,898,048	\$2,220,299	86.4%
U S Specialty Insurance Company	0.0%	374	\$0	\$0	\$0	\$0	\$-79,240	0.0%
US Alliance Life & Security Company	0.0%	334	\$5,773	\$5,773	\$0	\$0	\$0	0.0%
USAA Life Insurance Company	0.0%	100	\$5,932,113	\$5,936,319	\$0	\$4,433,327	\$4,348,489	73.3%
Unicare Life & Health Insurance Company	0.0%	342	\$2,950	\$2,939	\$0	\$2,304	\$2,142	72.9%
Unified Life Insurance Company	0.0%	158	\$1,793,215	\$1,809,734	\$0	\$1,634,516	\$1,619,182	89.5%
Unimerica Insurance Company	0.1%	75	\$9,995,849	\$10,201,036	\$0	\$4,254,521	\$4,252,864	41.7%
Union Fidelity Life Insurance Company	0.0%	241	\$283,210	\$285,846	\$0	\$127,273	\$151,414	53.0%
Union Labor Life Insurance Company	0.0%	127	\$3,459,659	\$3,469,510	\$53,117	\$4,767,180	\$4,932,099	142.2%
Union Security Insurance Company	0.0%	177	\$1,289,077	\$1,420,047	\$0	\$3,019,162	\$3,019,162	212.6%
United American Insurance Company	0.1%	90	\$7,176,826	\$7,234,339	\$0	\$5,632,619	\$5,633,671	77.9%
United Commercial Travelers Of America	0.0%	230	\$420,309	\$426,015	\$0	\$256,205	\$255,481	60.0%
United Concordia Insurance Company	0.0%	144	\$2,300,614	\$2,300,614	\$0	\$1,705,331	\$1,677,431	72.9%
United Fidelity Life Insurance Company	0.0%	351	\$1,616	\$1,453	\$0	\$0	\$494	34.0%
United Healthcare Life Insurance Company	0.0%	208	\$658,990	\$659,046	\$0	\$310,097	\$302,556	45.9%
United Heritage Life Insurance Company	0.0%	332	\$5,974	\$6,187	\$0	\$0	\$674	10.9%

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
United Home Life Insurance Company	0.0%	359	\$657	\$660	\$0	\$0	\$0	0.0%
United Insurance Company Of America	0.0%	163	\$1,565,744	\$1,524,956	\$0	\$1,369,947	\$1,369,697	89.8%
United Life Insurance Company	0.0%	323	\$10,110	\$11,376	\$0	\$0	\$0	0.0%
United National Life Ins Co of America	0.0%	201	\$806,635	\$804,316	\$0	\$266,185	\$230,652	28.7%
United Of Omaha Life Insurance Company	0.3%	35	\$44,168,539	\$44,464,825	\$0	\$27,413,582	\$29,195,460	65.7%
United Security Assurance Company Of PA	0.0%	200	\$821,766	\$839,865	\$0	\$502,055	\$249,510	29.7%
United Security Insurance Company	0.0%	326	\$7,879	\$8,561	\$0	\$442	\$-9,937	(116.1%)
United States Fire Insurance Company	0.2%	48	\$23,789,153	\$23,789,153	\$0	\$14,799,775	\$15,160,792	63.7%
United States Life Insurance Co New York	0.0%	269	\$104,022	\$134,440	\$0	\$839,353	\$389,804	289.9%
United World Life Insurance Company	0.0%	107	\$5,017,911	\$4,444,494	\$0	\$2,842,854	\$3,320,533	74.7%
UnitedHealthcare Insurance Company	11.3%	2	\$1,490,166,422	\$1,489,685,018	\$0	\$1,201,978,591	\$1,200,951,956	80.6%
UnitedHealthcare Insurance Company Of America	(0.0%)	385	\$-43	\$-90,997	\$0	\$131,296	\$131,296	(144.3%)
UnitedHealthcare Insurance Company Of The River Valley	6.0%	6	\$786,639,816	\$785,479,184	\$0	\$675,742,379	\$708,465,257	90.2%
Universal Guaranty Life Insurance Company	0.0%	367	\$180	\$0	\$0	\$3,600	\$0	0.0%
Unum Insurance Company	0.0%	133	\$3,251,661	\$3,306,000	\$0	\$586,210	\$670,692	20.3%
Unum Life Insurance Company Of America	0.5%	29	\$62,746,846	\$63,350,845	\$0	\$53,909,180	\$50,938,091	80.4%
Usable Life	0.0%	212	\$620,814	\$656,459	\$0	\$410,711	\$410,711	62.6%
Venerable Insurance & Annuity Company	0.0%	337	\$5,090	\$5,090	\$0	\$750	\$750	14.7%
Vigilant Insurance Company	0.0%	364	\$400	\$400	\$0	\$0	\$-87	(21.8%)

Company Name	Market Share	Rank by MS	Direct Premium Written	Direct Premium Earned	Direct Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Vision Benefits Of America li Inc	0.0%	293	\$39,659	\$1,866,148	\$0	\$1,476,949	\$1,476,949	79.1%
Vision Service Plan Insurance Company	1.1%	16	\$149,540,642	\$149,540,642	\$0	\$79,476,406	\$79,645,797	53.3%
Washington National Insurance Company	0.2%	52	\$21,429,788	\$21,530,182	\$0	\$13,133,581	\$13,806,734	64.1%
Wellcare Of Missouri Health Insurance Company Inc	0.3%	39	\$36,040,816	\$35,560,411	\$0	\$21,383,186	\$25,952,617	73.0%
Wellcare Prescription Insurance Inc	0.4%	32	\$48,686,303	\$48,784,433	\$0	\$30,360,452	\$31,806,210	65.2%
Wellfleet Insurance Company	0.0%	149	\$2,033,388	\$1,225,367	\$0	\$655,641	\$785,997	64.1%
Wesco Insurance Company	0.0%	273	\$101,206	\$65,080	\$0	\$10,187	\$-19,236	( 29.6%)
Western & Southern Life Insurance Company	0.0%	227	\$445,680	\$446,667	\$0	\$181,804	\$179,151	40.1%
Western Catholic Union	0.0%	256	\$197,546	\$206,305	\$0	\$111,159	\$107,556	52.1%
Western United Life Assurance Company	0.0%	306	\$24,752	\$26,075	\$0	\$47,300	\$46,599	178.7%
Westport Insurance Corporation	0.0%	147	\$2,073,832	\$2,121,321	\$0	\$2,846,327	\$817,269	38.5%
Wilcac Life Insurance Company	0.0%	264	\$158,564	\$161,726	\$0	\$187,295	\$207,884	128.5%
Wilton Reassurance Life Company Of New York	0.0%	345	\$2,634	\$2,550	\$0	\$600	\$600	23.5%
Woodmen Of The World Life Insurance Society	0.0%	288	\$48,332	\$48,429	\$2,972	\$200	\$117	0.2%
Zurich American Insurance Company	0.0%	109	\$4,785,850	\$4,771,402	\$0	\$3,293,451	\$3,454,977	72.4%
Zurich American Life Insurance Company	0.0%	197	\$886,448	\$784,982	\$0	\$1,015,172	\$993,072	126.5%
<b>Total</b>	<b>100.0%</b>		<b>\$13,193,840,577</b>	<b>\$13,152,755,926</b>	<b>\$13,998,881</b>	<b>\$10,714,293,299</b>	<b>\$10,774,181,335</b>	<b>81.9%</b>





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